

(SJIF) Impact Factor-7.675

ISSN-2278-9308

B.Aadhar

Peer-Reviewed Indexed

Multidisciplinary International Research Journal

June -2020

ISSUE No-CCXXXV(235)



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Aadhar Social Research &
Development Training Institute,
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International Impact Factor Services (IIFS)



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“Agriculture Sector in Indian Economy”

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Abstract:

Agriculture sector also known as primary sector is essential for economic growth in any economy including India. Agriculture plays a vital role in India's economy. Over 58 per cent of the rural households depend on agriculture as their principal means of livelihood. The present study focused on production of foodgrains and also impact of agriculture on Indian economy & market capitalization. The study confirms that agricultural sector of India has largest contribution in Indian economy.

Keywords: Agriculture Sector, Indian Economy, Agricultural Production.

Introduction:

Agriculture plays a vital role in India's economy. Over 58 per cent of the rural households depend on agriculture as their principal means of livelihood. As per the 2nd advised estimates by the Central Statistics Office (CSO), the share of agriculture and allied sectors (including agriculture, livestock, forestry and fishery) is estimated to be 17.3 per cent of the Gross Value Added (GVA) during 2016-17 at 2011-12 prices.

The Indian food industry is poised for huge growth, increasing its contribution to world food trade every year due to its immense potential for value addition, particularly within the food processing industry. The Indian food and grocery market is the world's sixth largest, with retail contributing 70 per cent of the sales. The Indian food processing industry accounts for 32 per cent of the country's total food market, one of the largest industries in India and is ranked fifth in terms of production, consumption, export and expected growth. It contributes around 8.80 and 8.39 per cent of Gross Value Added (GVA) in Manufacturing and Agriculture respectively, 13 per cent of India's exports and six per cent of total industrial investment.

Objectives:

- To highlight the current scenario of agriculture industry
- To study impact of agricultural industry on Indian economy

Methodology:

The present study is focused on impact of agricultural sector on Indian economy. The present study based on secondary data which have gathered from various sources like internet, research articles, books and various government reports etc.

Share of Agriculture in Indian Economy:

The share of agriculture in employment was 48.9 per cent of the workforce. In other words Agriculture is the principal source of livelihood for more than 58% of the population of this country. As per the Economic Survey the sector share in the Gross Domestic Product (GDP) was 17.4 in 2015-16. The Indian economy is estimated to register a GDP growth rate of 7.1 per cent in 2016-17. The radical measures initiated in November 2016 in the form of



demonetization of Rs. 1000 and Rs. 500 currency notes, the Indian economy is likely to experience a slowdown in the growth rate in Agriculture and allied sectors. Agricultural growth has direct impact on poverty eradication; it is important factor in containing inflation; raising farm wages and employment generation.

Production of Foodgrains in India: (2013 to 2017)

(Million Tonnes)

Season	2013	2014	2015	2016	2017
Rabi	124	128	126	126	135
Kharif	132	129	126	125	138

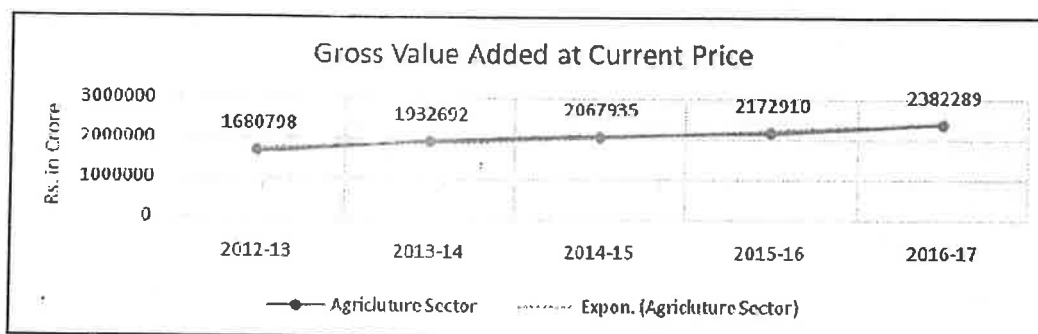
Source: Finance Ministry, Ministry of Agriculture

There are two major agricultural seasons in India: Kharif and Rabi. Kharif season lasts from April to September (summer); rice (paddy) is the season's main crop. Rabi season lasts from October to March (winter); wheat is the season's main crop. According to the Ministry of Agriculture, total food grain production in the country in May 2017, stood at around 273.38 million tonnes. India imported 2.7 million tonnes of wheat in FY17 (till January 16, 2017) and an additional 1.2 million tonnes are to be imported by February 2017. In March 2017, of 64.5 million hectares of agriculture land, the government insured 19 million hectares during the rabi season, to benefit 16.4 million farmers, under the Pradhan Mantri Fasal Bima Yojana (PMFBY) programme. The total amount for insurance for Rabi crops is US\$ 10.16 billion.

Market Capitalization:

India's GDP is expected to grow at 7.1 per cent in FY 2016-17, led by growth in private consumption, while agriculture GDP is expected to grow above-trend at 4.1 per cent to Rs 1.11 trillion. It ranks third in farm and agriculture outputs. As per the 2nd Advance Estimates, India's food grain production is expected to be 271.98 MT in 2016-17. Wheat production in India is expected to touch an all-time high of 96.6 MT during 2016-17. Production of pulses is estimated at 22.14 MT.

The turnover of the total food market is approximately Rs.250000 crores out which value added food products comprises of Rs.80000 crores. The Indian government has also approved proposals for foreign collaborations, joint ventures and industrial license and 100% export orientated units predicting on investment of Rs.19100 crores out of which foreign investment is over Rs.91100 crores. Indian agricultural industry also assumes significance owing to India's sizable agrarian economy which contributes over 35% of GDP and employs around 65% of the population.



Agriculture sector of India. Gross Value Added (GVA) at current prices for agriculture sector is estimated at 23.82 lakh crore INR in 2016-17. Agriculture sector accounts for 17.32% of total India's GVA of 137.51 lakh crore Indian rupees.

Government Initiatives:

The Government of India, in its Budget 2017-18, planned several steps for the sustainable development of agriculture. Total allocation for rural, agricultural and allied sectors for FY 2017-18 has been increased by 24 per cent year-on-year to Rs 1,87,223 crore. A dedicated micro-irrigation fund will be set up by National Bank for Agriculture and Rural Development (NABARD) with a corpus of Rs 5,000 crore. The government plans to set up a dairy processing fund of Rs 8,000 crore over three years with initial corpus of Rs 2,000 crore. The participation of women in Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) has increased to 55 per cent and allocation to the scheme has been increased to a record Rs 48,000 crore for FY2017-18.

Conclusion:

Agriculture plays a vital role in India's economy. Over 58 per cent of the rural households depend on agriculture as their principal means of livelihood. The agricultural sector is playing a very important role in a country like India and the prosperity of the Indian economy still largely depends on agricultural sector. In India at least two-thirds of the working population earn their living through agricultural works. In India other sectors have failed generate much of employment opportunity the growing working populations.

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Impact Factor - 6.625

ISSN - 2348-7143

INTERNATIONAL RESEARCH FELLOWS ASSOCIATION'S

RESEARCH JOURNEY

Multidisciplinary International E-Research Journal

PEER REFREED & INDEXED JOURNAL

January-2020 Special Issue - 212 (A)

Women Empowerment

Through Entrepreneurship & Skill Development

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Published by –

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Women Empowerment through Skill Development Programmes in India

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Abstract:

The National Skill Development Mission was launched by the Hon'ble Prime Minister on 15th July, 2015 on the occasion of World Youth Skills Day. The proposed study mainly is descriptive in nature. It is based on secondary data and information which is collected from the concerned sources as per need of the research. The main objective is to explain the Skill Development programme for Women in India. The government has taken initiatives to empower women through skill development by launching different schemes like Support to Training & Employment Program STEP, Priyadarshini, Swadhar Greh/ Short Stay Scheme, SABLA, Skill Up gradation and Training Programme for women in border/ Backward/Tribal Districts, Mantri Mahila Kaushal Kendra (PMMKK), etc.

Keywords: Skill Development Programmes, Budget for Skill Development and Entrepreneurship

Introduction:

The National Skill Development Mission aims to create convergence and expedite cross-sectoral decisions through a high powered decision making framework. It is expected to converge, coordinate, implement and monitor skilling activities on a pan-India basis. Entrepreneurship has been a male-dominated phenomenon from the very early age, but time has changed the situation and brought women as today's most memorable and inspirational entrepreneurs. In almost all the developed countries in the world women are putting their steps at par with the men in the field of business. The role of Women entrepreneur in economic development is inevitable. Now-a-days women enter not only in selected professions but also in professions like trade, industry and engineering.

Women are also willing to take up business and contribute to the Nation's growth. Their role is also being recognized and steps are being taken to promote women entrepreneurship. Women entrepreneurship must be molded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.

Currently, over 40 skill development Programmes (SDPs) are being implemented by over 20 Ministries/Departments of the Government of India. However, there are gaps in the capacity and quality of training infrastructure as well as outputs, insufficient focus on workforce aspirations, lack of certification and common standards and a pointed lack of focus on the unorganized sector. Recognizing the need and urgency of quickly coordinating the efforts of all concerned stakeholders in the field of Skill Development and Entrepreneurship, according to the needs of the industry, the Government of India notified the formation of the Department of Skill Development and Entrepreneurship on 31st July, 2014. The department was subsequently upgraded to a fully fledged Ministry of Skill Development and Entrepreneurship on 9th November, 2014.

Review of Literature:

Singh & Kaur (2018) conducted a study entitled "A Study on Skill Development of Paint and Coating Industry". This study aims to identify the reasons for shortage of skills in paint industry and to determine how to deal with skill gap among painters. Primary data sources were used for the study. A self-administered questionnaire was used to collect data from 130 painters working in Kurukshetra district. The findings of the study indicated that lack of formal training and inadequate provisions for the training



of painters are the main reasons behind the shortage of skills in paint industry. Ansari and Khan (2018) conducted a study on "Role of Education and Skill Development to Promote Employment in India". The objectives of the study were to analyze and highlight the status of contemporary education with respect to skill development and to provide some suggestions based on the observations and analysis of the study. The study is based on secondary data collected from published reports, surveys, books, prominent sites, media reports etc. Shrivastav and Jatav (2017), conducted a study entitled "An Analysis of Benefits and Challenges of Skilling India" The main aim of this paper was to study the prospects and challenges for skilling in India. The specific objectives of the study were to study and analyze the Indian experience of skill development in India and analyze the challenges faced for skill development in India in terms of financial resources. Prasad and Purohit (2017), conducted a study on "Skill Development, Employability and Entrepreneurship through Make in India: A Study". The objectives of the study were to understand through the review of literature and the effect of Make in India initiative on employability, understand the present status of skill development in India. The paper is based on exploratory research based on the secondary data.

Objectives:

The basic objectives of paper are:

- To explain the Skill Development programme for Women in India.
- To examine status of Skill Development and Entrepreneurship in India.

Research Methodology:

The proposed study mainly is descriptive in nature. It is based on secondary data and information which is collected from the concerned sources as per need of the research. The relevant books, documents of various ministries/departments and organizations, articles, papers and web-sites are used in this study.

Skill Development & Entrepreneurship:

A Department of Skill Development and Entrepreneurship was created under the Ministry of Youth Affairs and Sports in July, 2014 and was subsequently upgraded to full-fledged ministry in November 2014. The role of the Ministry involves coordinating and evolving skill development frameworks, mapping of existing skills and certification, industry-institute linkages among others. Human Resource and Skill Requirement reports across 24 sectors were prepared which serve as a baseline for all skill development initiatives. The Ministry works primarily through the National Skill Development Corporation (NSDC), National Skill Development Agency (NSDA), and the Directorate of Training (DT).

National Skill Development Corporation (NSDC) was mandated to skill 150 million, while the Directorate General of Employment and Training (DGET), under the Ministry of Labour and Employment was to skill 100 million. Currently, over 70 skill development schemes across various sectors are being implemented by over 20 Central Ministries/Departments.

Budget Allocation for Skill Development and Entrepreneurship (Rs. in Crores)

	Budget Estimates 2017-18			Budget Estimates 2018-19		
	Revenue	Capital	Total	Revenue	Capital	Total
MSDE	1802.86	21.88	1824.74	2304.61	56.00	2360.61
DGC	963.25	228.15	1191.40	563.05	203.00	766.05
Total	2766.11	250.03	3016.14	2867.66	259.00	3126.66

Skill Development Initiatives for Women:

1) Industrial Training Institutes (ITIs):

Through a wide network of 15,042 ITIs, spanning the country, over 22.82 lakh candidates have been enrolled (in the trades of one year and two-year duration) and special focus is laid on enrolment of



women. There is nearly 97% increase in admissions in 2018 as compared to 2014 to reach 173,105 women trainees from 87,799.

18 National Skill Training Institutes (for Women) are imparting skill training exclusively for women. Further, exclusive batches to provide basic/ theoretical training to women have been started under National Apprenticeship Promotion Scheme (NAPS) in all Centrally Funded Institutes (CFIs).

2) Short Term Skill Development Training:

The flagship program of the Ministry, Pradhan Mantri Kaushal Vikas Yojan strives to promote increased participation of women in the workforce through appropriate skilling and gender mainstreaming of skills. Close to 50% of the candidates enrolled and trained under PMKVY are women; out of the total 56 lakh candidates who have benefited from the scheme. The efforts are made to continually revise job roles taking into account market demand and are cognizant of industry requirements for female professionals. Programs under the Skill India Mission are designed to not only train women in relevant skills that are sought by employers, they are also sensitive to their needs by providing safe transport, flexible schedules and childcare support.

3) Recognition of Prior Learning (RPL):

Under the Recognition of Prior Learning (RPL) more than 4 lakh women candidates have been oriented in different skill areas, recognizing their existing skills through a formal certificate and giving them a means to earn better livelihood.

4) Apprenticeship Training:

The comprehensive reforms that have been made to the Apprenticeship Act 1961 has opened up opportunities for apprentices in the service sector. Skill India through NSDC, is conducting focused pilot program with UNDP and Society of Development Alternatives (DA), to benefit more than 50,000 women in 7 states/UTs over duration of 15 months. To further promote Apprenticeship training, Directorate General of Training, a wing under MSDE, is undertaking gender study to determine constraints for women in participating in ITI and Apprenticeship training and their transition into the labor market.

5) Policy Interventions:

The National Skill Development and Policy focuses on inclusive skill development with the objective of increased women participation for better economic productivity. To achieve this, emphasis has been laid on creating additional infrastructure both for training and apprenticeship for women; flexible training delivery mechanisms such mobile training units, flexible afternoon batches along with on local need-based training to accommodate women; and ensuring safe and gender sensitive training environment, employment of women trainers, equity in remuneration, and complaint redressal mechanism. The skill gap reports have also identified sectors which are likely to have a higher percentage of women in the workforce.

Besides these, the Common Norms approved by Ministry for various skill development programs provide special support for women candidates such as provision of boarding and lodging facilities; reimbursement of transportation cost for non-residential training programs and post placement stipends to enable new trainees to settle.

6) Special Women Centric Projects:

NSDC, through its training partners such as Mann Deshi Foundation, Shri Mahila Sewa Sahkari Bank Limited and Sri Sarada Math RasikBhita are working exclusively on skill development of women, especially in rural areas. The training constitutes imparting digital, accounting and entrepreneurial skills so as to facilitate the possibility of setting up their own business. NSDC in collaboration with the Ministry of Drinking Water and Sanitation is also driving skill development of workers for Swachh Bharat Mission and has roles such as mason training for twin pit toilets and gohar gas (bio fuel), which has seen encouraging participation from women.



7) Partnership with Private and Non-Government Organization to boost Skill Development:

Some of the collaborative efforts with private players include organizations such as Airbnb to support homestay services by providing training in hospitality and tourism sectors. Under a PMKVY project, Amrita Vishwa Vidyapeetham is targeting remote villages to foster women empowerment through skill development and creation of occupational opportunities. The project is focused towards vulnerable and marginalized groups and tribal population. With over 50% participation from women, the project has been implemented in Chhattisgarh, Odisha, Jharkhand, Kerala and Tamil Nadu. Partnership with Humara Bachpan Trust in Odisha aims to give employment & entrepreneurship opportunities to about 1500 women belonging to the economically disadvantaged sections. Partnership with Industry Crafts Foundation, a formation of producer group companies is helping in training and supporting women targeted to benefit 1500 women in Karnataka. Partnership with Youth net Home Stay Project in North East (Nagaland and Arunachal Pradesh) is improving the quality of homestays and providing a source of income to 200 residents

8) Projects in Pradhan Mantri Mahila Kaushal Kendra (PMMKK):

Recently, more than 6000 training targets have been allocated to train women in 4 PMMKs. The crèche facility is also available at these centers so as to facilitate the new mothers to take up skill training. Trainings are being conducted for Self Employed Tailor, Beauty Therapist, Customer Care Executive, Hair Stylist, Yoga Trainer etc.

9) Future Jobs and Industry Oriented Courses:

Aligned to NSQF, there are nearly 450 job roles which are concentrated towards skill training of women. Skill India is encouraging participation of women in new-age job roles aligned to Industry 4.0 such as Artificial Intelligence, 3D printing, Data Analytics etc. and has witnessed increased participation of women in hard skills like welding, automobile mechanics etc. Our programs have sparked interest in young girls to train themselves in skills for job roles in unconventional and new-age areas like CNC mechanics, artificial intelligence, cyber security, that are in line with the future of jobs. For instance, in the past two years alone, as many as 892 females were trained as automation specialists while about 500 were trained as CNC Operators.

10) Entrepreneurial Initiatives:

MSDE is committed to facilitate growth of women entrepreneurs in the country. NIESBUD under the MSDE has designed Entrepreneurship Development Programs for the rural women with the objective to inculcate entrepreneurial values, attitude and motivation among the rural women to take up challenges to set up an enterprise/Group Enterprises. The Livelihood Business Incubation (LB I) approach is also used to promote woman entrepreneurs by the Institute. Linkage of Skill India and Mudra Yojana has been achieved. Since, women comprise about 78% of the beneficiaries of Mudra Yojana, this linkage will further give boost to aspiring women entrepreneurs.

Conclusion:

For India to march forward, skilled human resources across all levels are a must. Skilling initiative in India is helmed by the Ministry of Skill Development and Entrepreneurship (MSDE). The government has taken initiatives to empower women through skill development by launching different schemes like Support to Training & Employment Program STEP, Priyadarshini, Swadhar Greh/ Short Stay Scheme, SABLA, Skill Up gradation and Training Programme for women in border/ Backward/Tribal Districts etc.

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Impact Factor – 6.625

ISSN – 2348-7143

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Impact of New Guideline of NAAC on Educational Institute

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Abstract:

Recently the National Assessment and Accreditation Council (NAAC) have revised the Assessment and Accreditation Process launched in July 2017. The Higher Education Institutions (HEIs) will now be assessed with the new process whose online submission has started from 9th November 2017. The NAAC has been set up to assess their performance vis-a-vis set parameters through introspection and a process that provides space for participation of the institution. The National Assessment and Accreditation Council (NAAC) conducts assessment and accreditation of Higher Educational Institutions (HEI) such as colleges, universities or other recognized institutions to derive an understanding of the 'Quality Status' of the institution. The present study depends on secondary data. The prime objectives of the study to highlight the New Guideline of National Assessment and Accreditation Council and to impact of NAAC new guideline on educational institute.

Keyword: New Guideline of NAAC, Statistical Data, Revised Framework (RAF)

Introduction:

The National Assessment and Accreditation Council (NAAC) Bengaluru, launched the Revised Accreditation Framework (RAF) In July, 2017 for assessment and accreditation of colleges and universities across India. The basic difference between the old and the RAF is the methodology we needed to apply. In the old framework the process was completely paper based whereas in RAF, it is completely online (paperless). In the new expanding digital age, NAAC has changed its policies and procedures of assessment and accreditation. Earlier it was peer-reviewed subjective evaluation and accreditation. In the RAF along with peer-reviewed evaluation online data verification and validation (DVV) has been made an integral part of accreditation process. The student satisfaction survey (SSS) is also an online event. Looking at the emerging scenario the role of information and communication technology (ICT) is to be redefined. In fact in designing its core values, NAAC has included 'Integration of ICT in the academic and administrative process' as the fourth core value. The extent of penetration of ICT in the teaching-learning and administrative processes of an institution is valued greatly in the revised accreditation framework. In the nutshell because of this new approach, the process has become transparent, scalable and robust.

Review of Literature:

Mangnale (2011) investigated in his study "The role of Internal Quality Assurance Cell (IQAC) in quality management in education in Maharashtra state of India" the findings revealed that institutions were confidently provided academic activity reflecting their goals and objectives with highly qualified faculty through an eclectic approach with the support of research with



ample focus on library and community services. Malik (2013) evaluated various aspects of IQAC in his study entitled "Making IQACs Operational" such as number of operating IQACs. IQAC for students and administrative staff members. composition of IQACs. regularity and frequency of IQAC meetings. time duration of meetings. training for members. type of decisions taken and their implementation. 44 institutions of Higher Education in Haryana were taken as sample.

Objectives:

The following objectives of the research paper.

- To Highlight the New Guideline of National Assessment and Accreditation Council.
- To impact of NAAC new guideline on educational institute.

Research Methodology:

The study is based on secondary data. Data have been collected from Internet. Books. Journals, Magazines, Articles, NAAC web sites and so on.

Revised Assessment and Accreditation (A&A) Framework

The Revised Assessment and Accreditation Framework is launched in July 2017. It represents an explicit Paradigm Shift making it ICT enabled, objective, transparent, scalable and robust. The Shift is:

- from qualitative peer judgement to data based quantitative indicator evaluation with increased objectivity and transparency
- towards extensive use of ICT confirming scalability and robustness
- in terms of simplification of the process drastic reduction in number of questions, size of the report, visit days, and so on
- in terms of boosting benchmarking as quality improvement tool. This has been attempted through comparison of NAAC indicators with other international QA frameworks
- introducing Pre-qualifier for peer team visit, as 30% of system generated score
- introducing System Generated Scores (SGS) with combination of online evaluation (about 70%) and peer judgement (about 30%)
- in introducing the element of third party validation of data
- in providing appropriate differences in the metrics, weightages and benchmarks to universities, autonomous colleges and affiliated/constituent colleges
- in revising several metrics to bring in enhanced participation of students and alumni in the assessment process

New Changes Submission of AQAR:

The Higher Education institutions which are submitting the Annual Quality Assurance Report (AQAR) from July 2018 onwards may use the revised format, with effect from 1st July 2018. However, if the institutions have already prepared the AQAR in the old format (in MS word format) it shall be accepted for the next six months (i.e., up to end of the December 2018).

Institutions should note that AQAR needs to be submitted in the new format only for the Academic year 2018-19. We will be updating the NAAC updates as they happen on these topics.

Following are the recent changes in the AQAR submission:

1. AQAR of the preceding academic year need to be submitted to the NAAC within six months i.e. the institutions should submit the AQAR before 31st December of every year.



NAAC : Revised Accreditation Framework

2. Once the AQAR is submitted online by the Institution, the e-acknowledgement copy will be sent to the institution by the system itself. Institutions can view the AQAR report in the portal, and the .pdf Version of the AQAR may be downloaded from the NAAC web portal.
3. The login id for the online submission for AQAR submission will be the e-mail id used for the IIQA. The IT unit of NAAC is preparing the user manual for the online submission of AQAR.
4. The Institutions may be advised to make a tab of NAAC in the Institutional website for keeping the records/files of NAAC, Peer Team Report, AQAR, Certificate of NAAC and Accreditation outcome documents. All data related to NAAC can be put on this NAAC tab.

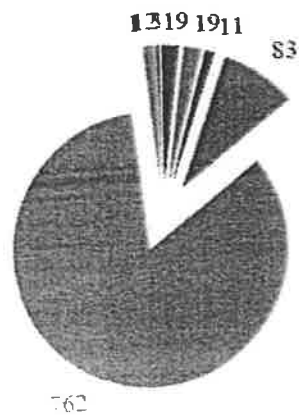
HEIs Assessment and Accreditation under Revised Accreditation Framework (RAF)

SSRs Received under RAF	No. of IIQA Received	No. of IIQA Rejected	No. of IIQA Accepted	No. of IIQA not filled SSRs
01/06/2017 to 05/04/2019	2112	102	2010	551

Status of Self Study Report Received under RAF:

No. of SSRs Received	Under A & A Process	Total Result Declared
1459	440	1019

Total Grades (A++ to D) under RAF April 2019



- Central Universities
- State Universities
- Deemed Universities
- Private Universities
- Autonomous Colleges
- Affiliated Collges
- Intituteof National Importance
- Non Accredited HEIs with D Grade

Conclusion:

National Assessment and Accreditation Council (NAAC) have revised the Assessment and Accreditation Process launched in July 2017. As per revised assessment and accreditation framework, maximum data is collected through online portal. Assessment is purely objectives and it may affect the grading of colleges. The said framework is designed to promote student oriented higher education, innovative practices, research culture and academic excellence.



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September-2019 Special Issue - 193 (A)

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Role of National Assessment and Accreditation Council (NAAC) and its Benefits in Higher Education

Dr. Suhas Gopane

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Abstract:

Education plays a vital role in the development of any nation. Therefore, the higher education is to be the best on both quantity and quality. There has been a great increase in the number of Universities and Colleges in India. To check and assess the quality of these institutions, an autonomous and independent organization called The National Assessment and Accreditation Council (NAAC) was established by the University Grants Commission (UGC) of India in 1994. The present study based on secondary data. The objectives of the study are, to understand the conceptual framework, role and benefits of NAAC and to practice the new initiatives of National Assessment and Accreditation Council.

Keywords: IQAC, Revised Framework, New Initiatives, Benefits of NAAC

Introduction:

NAAC is an autonomous instituting established by the UGC in 1994. The prime agenda of NAAC is to assess and accredit institutions of higher learning with all objective of helping them to work continuously to improve the quality of education. NAAC is a member of the International Network for Quality Assurance Agencies in Higher Education comprising of over 120 different national agencies engaged in Assessment, Accreditation and Academic Audit.

Its Job is to assess and accredit the institutions of higher education in India. It came into existence as a result of the recommendations by the National policy on Education (1986) and the Programme of Action (POA-1992) that had stressed on enhancing and improving the quality of higher education in the country. In spite of the built-in regulatory mechanisms that aim to ensure satisfactory levels of quality in the functioning of Higher Educational Institutions (HEIs), there had been no specific modalities to assess and ensure the quality of education imparted by them. To address this issue, the NAAC has been instilling a momentum of quality consciousness amongst Higher Educational Institutions, through a process of assessing their strengths and weaknesses and motivating them for continuous quality improvement. The NAAC after considering the Institutional Assessment and Accreditation application of the intent institution declares the Institutional Eligibility for Quality Assessment (IEQA) status for the institution.

Objectives:

Following objectives of the study

- To understand the conceptual framework of National Assessment and Accreditation Council (NAAC).
- To study the role of National Assessment and Accreditation Council (NAAC) in higher education.
- To study the benefits of National Assessment and Accreditation Council (NAAC)
- To practice the new initiatives of National Assessment and Accreditation Council (NAAC)



Research Methodology:

The present study depends on secondary data. Data has been collected from journal, Magazine, Books, internet and so on.

Internal Quality Assurance Cell (IQAC):

As of October 25, 2013, NAAC has done 6865 accreditations covering 179 Universities and 5223 Colleges. The figure below provides a glimpse of the Higher Education Institutions assessed and accredited by NAAC since its establishment in 1994. The first lot of institutions was accredited during 1998-1999.

As part of Institutional mechanism for building quality culture among the Universities and Colleges, NAAC has brought out guidelines for creation of Internal Quality Assurance Cell (IQAC). One of the noteworthy contributions of NAAC for quality improvement in HEIs is the establishment of IQAC in all the accredited Universities and Colleges. More than 80% of accredited HEIs have functional IQACs. NAAC proposes to facilitate the establishment of the IQACs and to monitor the quality initiatives of the institutions through Annual Quality Assurance Reports (AQARs). For enabling the institutions to engage themselves in continuous development, NAAC advises institutions to have a well structured and functional IQAC. These IQACs are the planning and monitoring units at the institutional level and play a crucial role in the success of the institution. For this there needs to be a strategic shift in the institutional governance system with appropriate support and inclusion of the IQACs. In achieving this NAAC proposes to support the IQACs on relevant thematic issues providing a platform for institutions working in a particular context to come together and discuss and deliberate. NAAC would invest around Rs. 400 lakhs in supporting around 100 IQACs annually to organize issue or theme based seminars/ conference through the plan period 2013-17.

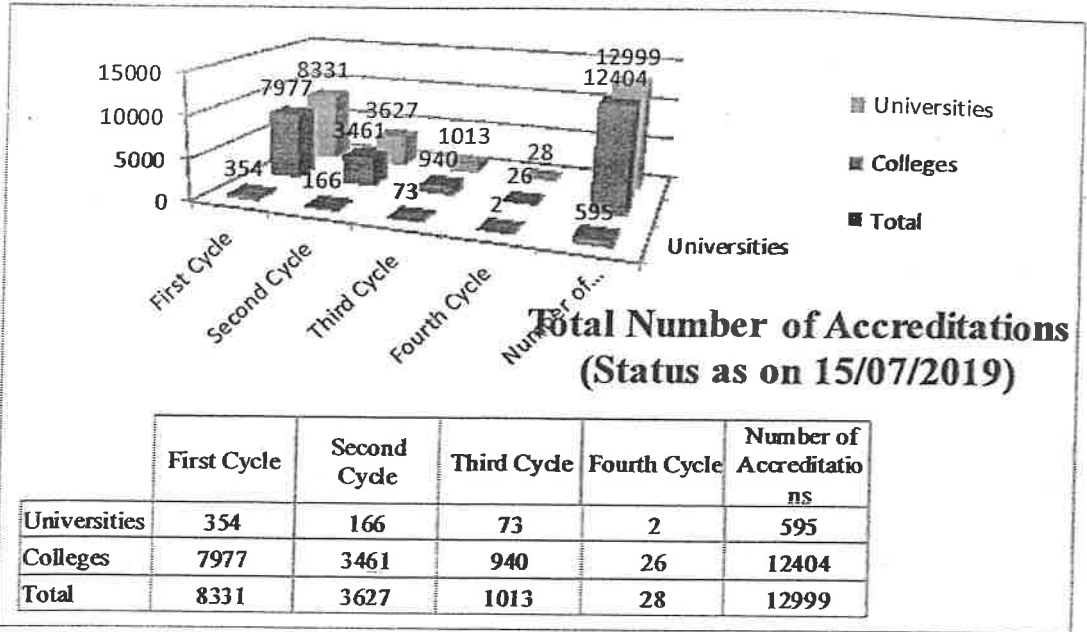
Revised Assessment and Accreditation Framework:

The Revised Assessment and Accreditation (A&A) Framework was launched in July 2017. It represents an explicit paradigm shift making it ICT enabled, objective, transparent, scalable and robust. The shift is:

From qualitative peer judgement to data based quantitative indicator evaluation with increased objectivity and transparency towards extensive use of ICT confirming scalability and robustness in terms of simplification of the process drastic reduction in number of questions, size of the report, visit days, and so on. In terms of boosting benchmarking as quality improvement tool. This has been attempted through comparison of NAAC indicators with other international QA frameworks.

Introducing pre-qualifier for peer team visit, as 30% of system generated score. Introducing System Generated Scores (SGS) with combination of online evaluation (about 70%) and peer judgment (about 30%) in introducing the element of third party validation of data in providing appropriate differences in the metrics, weightages and benchmarks to universities, autonomous colleges and affiliated/constituent colleges in revising several metrics to bring in enhanced participation of students and alumni in the assessment process.

Total Number of Accreditations (Status as on 15/07/2019):



Criteria for Assessment:

- (1) Curricular Aspects
- (2) Teaching learning and Evaluation
- (3) Research consultancy and Extension.
- (4) Infrastructure and learning Resources.
- (5) Student support and progression.
- (6) Governance, Leadership and Management
- (7) Best Practices

Process for Assessment and Accreditation:

1. Preparation of the self-study Report by the Institution/ department based the parameters defined by NAAC.
 2. Validation of self-study Report by a team of peers through an on-site visit, presentation of a detailed quality report to the institution.
 3. The final decision an assessment and accreditations by the Executive Committee of NAAC.
 4. The accreditation process involves a preparation of a self-study report by the college and validation of this report by three to four members peer team consisting of vice-chancellors, Principals, Deans and Senior teachers, state. Based on the detailed criterion-wise evaluation considering several parameters and the key aspects the percentage institutional scores will be arrived at institutions scoring above 55% will only be accredited.
- In addition, an inn-depth analysis of the colleges; strengths, weaknesses, opportunities and areas of concerns will be presented to the college and discuss with the College authorities. The accreditation status is valid for a period of five years.
- NAAC is at present processing the assessment and accreditation of a large number of colleges from all over the country. The UGC and MHRD have notified that all colleges have to submit the self-study report for the process of assessment and accreditation before December 2003.

New Initiatives:

1. Quality sustenance and promotion by sensitizing institutions to concepts such as credit transfer, student mobility, mutual recognition.



2. Networking among accredited institutions in order to promote exchange of best practices.
3. Formation of Quality circles for follow-up of a accreditation outcomes.
4. State-wise analysis of accreditation results for policy initiatives.
5. Promoting the concept of lead colleges and cluster of colleges for quality initiatives.
6. Project grants for accredited institutions for quality innovations.
7. Financial support to accredited institution for conducting seminars/conferences/workshops on quality issues in Higher Education.
8. Developing international linkages for mutual recognitions.
9. Collaborating with other national professional bodies for accreditation of specialized subjects.
10. NAAC Distance Education Council joint venture for accreditation of open Universities and Correspondence courses.
11. State-level coordination Committees for Accreditation.
12. National Consultative Committees on Accreditation in different disciplines.
13. Interaction with other agencies to develop a National Qualifications framework.
14. Development of Data-base expertise and Infrastructure.
15. Training programmes for quality promotion and excellence in Higher Education.
16. NAAC-NCTE joint activity for self-appraisal and Accreditation of Teacher Education Institutions.
17. Post-Accreditation Review and Quality Sustenance in Accredited Institutions.

Benefits of NAAC:

1. Helps the institutions to know strengths, weaknesses, opportunities through an informed review.
2. Identifies internal areas of planning and resource allocations.
3. Enhances Collegiality on the campus.
4. The outcome of the process provides the funding agencies with objectives and systematic database for performance funding.
5. Initiates institution into innovative and modern methods of pedagogy.
6. Given the institution a new sense of direction and identity.
7. Provides the society with reliable information on the quality of education offered by the institution.
8. Employers have access to information on standards in recruitment.
9. Promotes intra-institutional and inter-institutional interactions.
10. Enhances collegiality on the campus
11. Initiates institution into innovative and modern methods of pedagogy

Quality Movement In Indian Higher Education

The British Standard Institution (BSI) defines quality as "the totality of features and characteristics of a product or service that bear on its ability to satisfy stated or implied needs" (BSI, 1991). As teachers, principals, heads of departments and planners and policy makers in education, you may be having this question in your mind – why worry about quality? This is because of the following reasons:

- i. **Competition:** - We are entering a new regime, where competition among educational institutions for students and funds will be highly significant. In order to survive in such a situation, educational institutions need to worry about their quality.
- ii. **Customer Satisfaction:** - Students, parents or sponsoring agencies as customers of the educational institutions are now highly conscious of their rights or getting value for their money and time spent.



- iii. **Maintaining Standards:** - As educational institutions, we are always concerned about setting our own standard and maintaining it continuously year after year. In order to maintain the standard, we should consciously make efforts to improve quality of the educational transactions as well as the educational provisions and facilities.
- iv. **Accountability:** Every institution is accountable to its stakeholders in terms of the funds (public or private) used on it.
- v. **Improve Employee Morale and Motivation:** Your concern for quality as an institution will improve the morale and motivation of the staff in performing their duties and responsibilities
- vi. **Credibility, Prestige and Status:** If you are concerned about quality, continuously and not once in a while, it will bring in credibility to individuals and your institution because of consistency leading to prestige, status and brand value.
- vii. **Image and Visibility:** Quality institutions have the capacity to attract better stakeholder support, like getting merited students from far and near, increased donations/ grants from philanthropists/ funding agencies and higher employer interest for easy placement of graduates.

Conclusion:

Education impacts the development of a nation directly and it is hence important to maintain the quality of education based on some preset standards. The access to material and relevance of content also plays a major role in determining the quality of education. The NAAC has been established with the objective of facilitating the institutions with an assessment scale that allows analysis with respect to existing parameters. This analysis makes space for a lot of introspection and participation and hence allows them to make relevant improvements based on standards. NAAC plays important role in improving the quality of our institutions, phenomenal efforts have been taken in accreditation process which helps the institution to know its strengths, weaknesses, and opportunities through an informed review.

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Issue : XII, Vol. I

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Impact of Goods & Service Tax on Indian Economy

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ABSTRACT

GST the biggest tax reform in India founded on the notion of "one nation, one market, one tax" is finally here. The research paper is regarding impact of GST on Indian Economy. The aim this research paper is to explain the taxation system of GST and its effects on Indian economy. The single largest contributing sector to the Indian Economy is the Agriculture. It alone accounts for up to 18 % of the Indian GDP. The implementation of GST would have an impact on many sections of the society.

Keywords: Goods and Service Tax, Indian Economy, CGST, SGST and IGST.

Introduction:

The single largest contributing sector to the Indian Economy is the Agriculture. It alone accounts for up to 18 % of the Indian GDP. The implementation of GST would have an impact on many sections of the society. One of the major issues faced by the agricultural sector is the transportation of agriculture products across state lines all over India. It is highly probable that GST shall resolve the issue of transportation. GST may provide India with its first National Market for the agricultural goods. There are a lot of clarifications which need to be provided for rates for agricultural products. Special reduced rates should be declared for items like tea, coffee, and milk under the GST.

Review of Literature:

Devarajan et al (1991) analyze the impact of introducing 10 per cent VAT in Thailand using a general equilibrium model to identify gainers and losers and the effect on output, prices and incomes. Though the paper provides an overall view of the changes in aggregate exports and imports it does not bring out sectoral changes therein. It does not

provide reference to the type of the model used.

Nishitha Guptha (2014) in her study stated that implementation of GST in the Indian framework will lead to commercial benefits which were untouched by the VAT system and would essentially lead to economic development. Hence GST may usher in the possibility of a collective gain for industry, trade, agriculture and common consumers as well as for the Central Government and the State Government

Pinki, Supriya Kamma and Richa Verma (2014) in their paper titled "Goods and Service Tax- Panacea For Indirect Tax System in India" concluded that the new government in India is positive towards implementation of GST and it is beneficial for central government, state government and as well as for consumers in long run if its implementation is backed by strong IT infrastructure.

Statement of Problem:

The concept of Goods and Services Tax (GST) is the biggest tax reform in decades throughout the world, but India has been taking small steps to meet its target of rolling out goods & services tax (GST) on July 1, 2017. The role of research intends to focus on understanding concept of goods and services tax and its impact on Indian economy.

Objectives:

- 1) To understand the concept of Goods and Service tax.
- 2) To highlight of taxation System under GST.
- 3) To analyze the impact of Goods and Services Tax (GST) on economic growth in India.

Research Methodology:

The study focuses on wide study of secondary data collected from various books, National & international Journals, published government reports, publications from various websites which focused on various aspects and important of Goods and Service tax.

Taxation System under GST

Under the GST regime, the tax will be levied at every point of sale. In case of interstate sales, Central GST and State GST will be charged. Intra-state sales will be chargeable to Integrated GST. "GST is a comprehensive, multi-stage, destination-based tax that will be levied on every value addition."

Components of GST:

GST is levied on both goods and services at all the stages of value addition. It has dual model including central goods and service tax (CGST) and States goods and service tax (SGST).

CGST includes Central Sales Tax, Central Excise Duty, Services Tax, and Excise Duty under Medical & Toiletries Preparation Act, Additional Excise Duties Countervailing Duty (CVD), Additional Custom Duty and other centralized taxations. CGST is applicable on the supply of goods and services of standard services and commodities which can be amended periodically by a specialized body under the central government.

SGST includes the indirect taxes like amalgamation of State Sales Tax, Luxury Tax, Entertainment Tax, Levies on Lottery, Entry Tax, Octroi and other taxations related to the movement of commodities and services under state authority through one uniform taxation SGST. Revenue collected under SGST belongs to the State Government.

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Integrated goods and service tax (IGST) also called interstate goods and service tax is also a component of GST. It is not an additional tax but it is a system to examine the interstate transactions of goods and services and to further assure that the tax should be received by the importer state as GST is a destination based tax. The Government of India will collect the revenue under IGST.

Sector-wise Impact Analysis:

Logistics: In a vast country like India, the logistics sector forms the backbone of the economy. We can fairly assume that a well organized and mature logistics industry has the potential to leapfrog the "Make in India" initiative of the Government of India to its desired position.

E-commerce:

The e-commerce sector in India has been growing by leaps and bounds. In many ways, GST will help the e-com sector's continued growth but the long-term effects will be particularly interesting because the GST law specifically proposes a Tax Collection at Source (TCS) mechanism, which e-com companies are not too happy with. The current rate of TCS is at 1%.

Pharmacy:

GST impact on healthcare industry is constructive. It has helped industries to streamline the taxation structure as eight types of taxes were levied on pharmaceutical industry before GST. The GST rates on pharma & healthcare industry range from 5% to 12%. On the whole, GST is benefiting the pharma and healthcare industries. It will create a level playing field for generic drug makers, boost medical tourism and simplify the tax structure. If there is any concern whatsoever, then it relates to the pricing structure (as per latest news). The pharma sector is hoping for a tax respite as it will make affordable healthcare easier to access by all.

Telecommunications:

In the telecom sector, prices will come down after GST. Goods and Services Tax or GST has been implemented, the GST on telecommunication services are taxed at 18%, which is higher than rates charged earlier. It will affect the budget of common man.

Textile:

The Indian textile industry provides employment to a large number of skilled and unskilled workers in the country. It contributes about 10% of the total annual export, and this value is likely to increase under GST. GST would affect the cotton value chain of the textile industry which is chosen by most small medium enterprises as it previously attracted zero central excise duty (under optional route).

Real Estate:

The real estate sector is one of the most pivotal sectors of the Indian economy, playing an important role in employment generation in India. The impact of GST on the real estate sector cannot be fully assessed as it largely depends on the tax rates. However, the sector will see substantial benefits from GST implementation, as it has brought to the industry much-required transparency and accountability.

Agriculture:

The agricultural sector is the largest contributing sector the overall Indian GDP. It

covers around 16% of Indian GDP. One of the major issues faced by the agricultural sector is the transportation of agri-products across state lines all over India.

FMCG (Fast Moving Consumer Goods):

FMCG sector is one of the biggest economic platforms in India. After the GST implementation, Mostly FMCG products and services are taxed under 18 to 20 percent. Lower GST rates, give Benefits to the business holder, manufacturers and consumers directly.

Freelancers:

Freelancing in India is still a nascent industry and the rules and regulations for this chaotic industry are still up in the air. But with GST, it will become much easier for freelancers to file their taxes as they can easily do it online. They are taxed as service providers, and the new tax structure has brought about coherence and accountability in this sector.

Automobiles:

The automobile industry in India is a vast business producing a large number of cars annually, fueled mostly by the huge population of the country. Under the previous tax system, there were several taxes applicable to this sector like excise, VAT, sales tax, road tax, motor vehicle tax, registration duty which will be subsumed by GST.

Startups:

With increased limits for registration, a DIY compliance model, tax credit on purchases, and a free flow of goods and services, the GST regime truly augurs well for the Indian startup scene. Previously, many Indian states had different VAT laws which were confusing for companies that have a pan-India presence, especially the e-com sector. All of this has changed under GST.

Conclusion:

All sectors of economy whether the industry, business including Govt. departments and service sector shall have to bear impact of GST. All sections of economy viz., big, medium, small scale units, intermediaries, importers, exporters, traders, professionals and consumers shall be directly affected by GST. One of the biggest taxation reforms in India

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ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VIII Issue - I English Part - I January - March - 2019

Peer Reviewed Referred
and UGC Listed Journal

Journal No. 40776



ज्ञान-विज्ञान विमुक्तये

IMPACT FACTOR / INDEXING
2018 - 5.5
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Ajanta Prakashan
Aurangabad. (M.S.)

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4. Challenges Faced by Women Entrepreneurs in India

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Abstract

Women entrepreneurship has been recognized as an important source of economic growth. Women entrepreneurs create new jobs for themselves and others and also provide society with different solutions to management, organization and business problems. However, they still represent a minority of all entrepreneurs. Present study focused on overview and challenges faced by Women Entrepreneurs in India. Various challenges like financial, lack of confidence, marketing knowledge, Legal Formalities, Travelling, Patriarchal Society, Low levels of Literacy amongst Women, Motivational Factors, Knowledge in Business Administration, Limited Mobility, Lack of Entrepreneurial Training etc. Government try to promoting women entrepreneurs it launched various schemes.

Keywords: Successful Entrepreneurs, Challenges

Introduction

Entrepreneurship is gaining significance in the modern era. It is a global phenomenon. The developed countries are already enjoying the fruits of the entrepreneurship development. On the contrary, in the developing economies like India, entrepreneurship has gained importance in the recent past. In developing countries it is considered as method of promoting self-employment. But one has to see far beyond this to improve and sustain the economic growth of the country. The effective and optimum utilization of the available resources in general and human resources in particular is necessary for the development of any region or a country. Entrepreneurship has been a male-dominating field from ancient times. But in the modern times the situation has changed and women have become the most innovative and inspirational entrepreneurs.

According to Sixth Economic Census released by the Ministry of Statistics and Programme Implementation, women constitute around 14% of the total entrepreneurship i.e. 8.05

million out of the total 58.5 million entrepreneurs, noted the Vice President of India, M. Venkaiah Naidu. Out of this, 2.76 million women constituting 13.3% of women entrepreneurs work in agriculture sector whereas 5.29 million women constituting more than 65% work in non-agriculture sector. The average employment in women-owned enterprises is meager 1.67.

Objectives of the Study

- To Overview of Women Entrepreneurs in India
- To study and explain the challenges faced by women entrepreneurs

Research Methodology

The prepared paper is a descriptive study in nature. The secondary information have been collected from different scholars and researchers published books, articles published in different journals, periodicals, conference paper, working paper and websites.

Policies for Women Entrepreneurship in India

In India, the Micro, Small & Medium Enterprises development organisations, various State Small Industries Development Corporations, the Nationalised banks and even NGOs are conducting various programmes including Entrepreneurship Development Programmes (EDPs) to cater to the needs of potential women entrepreneurs, who may not have adequate educational background and skills. The Office of DC (MSME) has also opened a Women Cell to provide coordination and assistance to women entrepreneurs facing specific problems.

There are also several other schemes of the government at central and state level, which provide assistance for setting up training-cum-income generating activities for needy women to make them economically independent. Small Industries Development Bank of India (SIDBI) has also been implementing special schemes for women entrepreneurs.

In addition to the special schemes for women entrepreneurs, various government schemes for MSMEs also provide certain special incentives and concessions for women entrepreneurs. For instance, under Prime Minister's Rozgar Yojana (PMRY), preference is given to women beneficiaries. The government has also made several relaxations for women to facilitate the participation of women beneficiaries in this scheme. Similarly, under the MSE Cluster Development Programme by Ministry of MSME, the contribution from the Ministry of MSME varies between 30-80% of the total project in case of hard intervention, but in the case of clusters owned and managed by women entrepreneurs, contribution of the M/o MSME could be upto 90% of the project cost. Similarly, under the Credit Guarantee Fund Scheme for Micro and Small

Enterprises, the guarantee cover is generally available upto 75% of the loans extended; however the extent of guarantee cover is 80% for MSEs operated and/ or owned by women.

Top 10 Successful Women Entrepreneurs in India

1. **Aditi Gupta** (Founder, Menstrupedia)
2. **Anisha Singh** (Founder & Ceo, Mydala.Com)
3. **Ankita Gaba** (Co-Founder, Socialsamosa.Com)
4. **Ashwini Asokan** (Founder, Mad Street Den)
5. **Chitra Gurnani Daga** (Co-Founder, Thrillophilia)
6. **Gurleen Kaur** (Ceo, Hareepatti)
7. **Neeru Sharma** (Co-Founder, Infibeam.Com)
8. **Radhika Ghai Aggarwal** (Co-Founder & Cmo, Shopclues.Com)
9. **Richa Kar** (Co-Founder & Ceo, Zivame)
10. **Suchi Mukherjee** (Founder & Ceo, Limeroad.Com)

Challenges

i. Financial Constraints and Shortages

Women entrepreneurs always suffer from insufficient financial resources and working capital are the most primary problems faced by women entrepreneurs. It is very difficult for them to obtain external finance due to their less tangible resources such as property and bank balance in their name.

Banks also consider women less credit-worthy and discourage women borrowers on the belief that they can at any time leave their business given in such case, women entrepreneurs are bound to depend on their own savings and loans from friends and relatives which are expectedly meager and negligible. Thus women enterprises fail due to the shortage of finance.

ii. Lack of Risk Taking Ability

Our educational system is very primitive and creating awareness about woman's capacities and their hidden powers to handle economic activities. Most of the women are not performing entrepreneurial activities because they are not having the proper capacities and risk making ability.

iii. Lack of Confidence

In general, women lack confidence in their strength and competence. The family members and the society are the training program. Such programs are really useful to new, rural and young entrepreneurs who want to set up a small and medium scale unit on their own.

iv. Marketing Challenge

Women is lacking in sales and marketing skills that proves to be a graveyard of many small-scale women entrepreneurs. It has been found that the small-scale entrepreneurs, owing to their high achievement of market orientation, generally set higher goals in terms of marketing of their products/ services but later on find them difficult to achieve because of stiff competition, incurring huge advertisement cost and many other extraneous factors.

v. Motivational Factors

Self-motivation can be realized through a mind set for a successful business, attitude to take up risk and behavior towards the business society by shouldering the social responsibilities. Other factors are family support, Government policies, financial assistance from public and private institutions and also the environment suitable for women to establish business units.

vi. Knowledge in Business Administration

Women must be educated and trained constantly to acquire the skills and knowledge in all the functional areas of business management. This can facilitate women to excel in decision making process and develop a good business network.

vii. Limited Mobility

Due to primary household responsibilities towards her family, her time gets divided between the two worlds. She has restricted timings for work due to which, she is not in a position to travel frequently and be away for longer periods. Thus, her mobility is restricted. This also has an implication on business.

viii. Lack of Entrepreneurial Training

Large number of women is no proper and sufficient technical and professional training to set-up a new venture. All women entrepreneurs are given the same training through EDPs. Second-generation women entrepreneurs don't need such training as they already have the previous exposure to business.

ix. Legal Formalities

Women entrepreneurs find it extremely difficult in complying with various legal formalities in obtaining licenses etc.

x. Travelling

Women entrepreneurs cannot travel from one place to another as freely as men do. Women have some peculiar problems like staying out in the nights at distant places etc.

xi. Patriarchal Society

Our stereotype society personifies women as Goddess Durga. When it comes to where women stand in the society, they are never at par but always below men. Our culture relates women with hearth and home. Their roles are limited to being wives, mothers and daughters. Sadly, they think if a woman is empowered it renders a man powerless. This keeps women away from formal education.

xii. Low levels of Literacy amongst Women

Illiteracy is the root cause of socioeconomic biasedness that prevails in the society and that doesn't let women achieve economic independency. Due to lack of Knowledge of latest technology and proper education, it becomes difficult for women to set up their own enterprises.

Conclusion

The economic development of a country depends upon the involvement of women into the entrepreneurship activities. India is known to be male dominant country where women are facing considerable hurdles while operating the venture. Women entrepreneurship in India faces many challenges and requires a radical change in attitudes and mindsets of society. It is important to promote entrepreneurship among women to improve the economic situation of the women. This can be made possible with the help of education as education is a powerful tool in bringing out the entrepreneurship qualities in a human being.

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Peer Reviewed Refereed
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An International Multidisciplinary
Quarterly Research Journal

AJANTA

ISSN 2277 - 5730

Volume - VIII, Issue - I, January - March - 2019

Impact Factor - 5.5 (www.sjifactor.com)

Is Hereby Awarding This Certificate To

Dr. Suhas Gopane

As a Recognition of the Publication of the Paper Entitled
Recent Development Trend of E-Commerce in India



ISO 9001:2008 QMS
ISBN/ISSN

Editor : Vinay S. Hatole

Ajanta Prakashan, Jaisingpura, Near University Gate, Aurangabad. (M.S.) 431 004 Mob. No. 9579260877, 9822620877
Tel. No.: (0240) 2400877, ajanta1977@gmail.com, www.ajantaparakashan.com

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VIII Issue - I Part - I January - March - 2019

Peer Reviewed Refereed
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Journal No. 40776



ज्ञान-विज्ञान विमुक्तये

IMPACT FACTOR / INDEXING

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13. Recent Development Trend of E-Commerce in India

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Abstract

E-Commerce is buying and selling of goods and services or transmitting of funds or data, over an electronic networking, primarily the internet. These transaction occur either business to business, business to consumer, consumer to business and consumer to consumer. Present study is focused on present status, trend and growth of e-commerce in India. The methodology of study adopted secondary data sources such as articles, journals, reports, papers etc. E-commerce is one of the fastest growing segments in the Indian Economy. Though marked by high growth rate, the Indian e-commerce industry has been behind its counterparts in many developed and emerging economies, primarily due to a relatively low internet user base. The e-commerce industry is growing at a rapid pace and changing the dynamics of the retail industry.

Keywords: Trend & Growth of E-Commerce, Retail Sale, Internet Users in India.

Introduction

E-Commerce or Electronics Commerce is a methodology of modern business, which addresses the requirements of business organizations. It can be broadly defined as the process of buying or selling of goods or services using an electronic medium such as the Internet.

The E-commerce business in India has seen exponential growth over the last decade. This growth is due to many contributory factors, including rapid adoption of technology by Indian consumers, large increases in the number of internet users, new enabling technologies, innovative business models and alternative payment options offered by E-commerce companies. Moreover, the high growth in E-commerce continues unabated, with the sector expecting to witness a steep increase in revenues in the coming years.

Scope of Research

In India Cash on Delivery is the preferred buying method, E-commerce creates new opportunities to job seeker. In ecommerce websites playing vital role of growing online business.

Websites like Flipkart, Myntra, Amazon, Snapdeal, Jabong, etc. are all examples of the enormous success of e Commerce in India. Due to these firms, India is one of the fastest growing e Commerce markets in Asia/Pacific with China investing as much. It is necessary to study the present status and growth of e commerce industry in India.

Objectives

The objectives of present study are:

- To study the present status of E-Commerce.
- To study the recent trend and growth of E-Commerce in India.

Hypotheses

E-Commerce business is highly growing in India.

Research Methodology

Research Methodology is the quantitative and theoretical analysis of the methods applied to a field of study. It includes the process used to collect information and data for the purpose of making decisions. In the present paper, this study based on secondary data. Data have been collected from various sources like Books, Journals, Web Sites, various reports and son on.

Government Initiatives in E-Commerce

Since 2014, the Government of India has announced various initiatives namely, Digital India, Make in India, Start-up India, Skill India and Innovation Fund. The timely and effective implementation of such programme will likely support the e-commerce growth in the country.

In order to increase the participation of foreign players in the e-commerce field, the Indian Government hiked the limit of foreign direct investment (FDI) in the E-commerce marketplace model for up to 100 per cent (in B2B models)

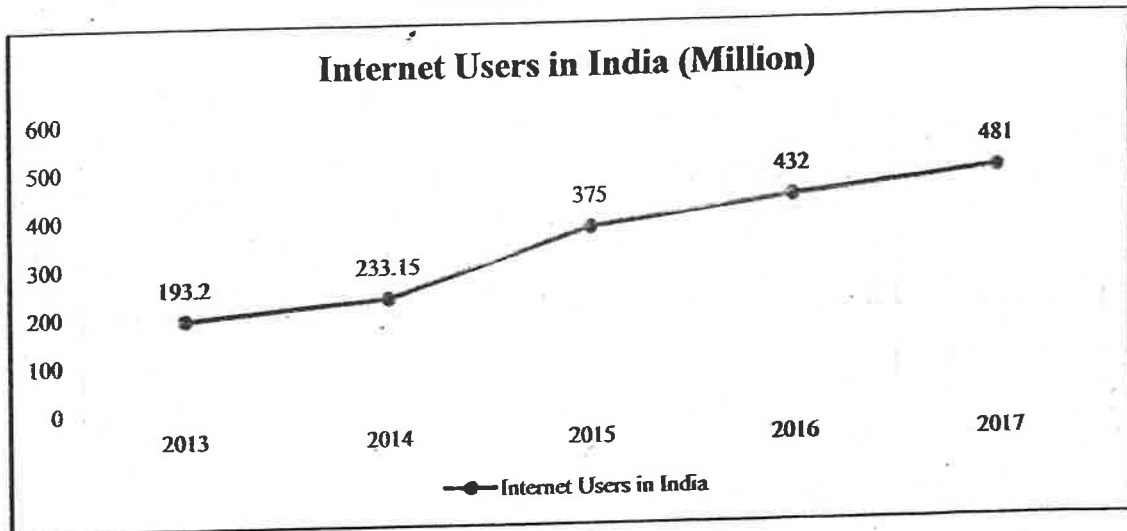
In the Union Budget of 2017-18, government has allocated US\$ 1.55 billion to Bharat Net Project, announcing availability of high speed broadband connectivity on optical fibre and accessibility of wifi hot spots and digital services at low tariffs in more than 150,000 gram panchayats, by the end of 2017-18. Government announced the launch of BHIM app. It will help increase digital payments in the country. BHIM app has been adopted by 12.5 million so far.

Distinct Categories of E-Commerce

- a) Business to Business (B2B)
- b) Business to Customers (B2C)
- c) Customers to Customers (C2C)

- d) Customers to Business (C2B)
- e) Government to Business / Government to Customer (G2B / G2C)

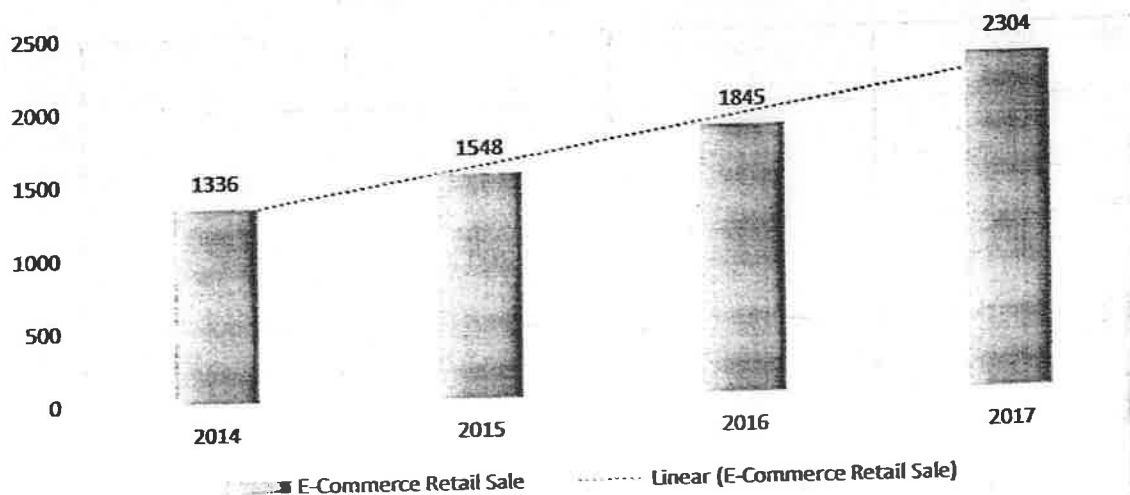
Internet Users in India



The number of Internet users stood at 481 million in December 2017, an increase of 11.34% over December 2016. Internet penetration in Urban India was 64.84% in December 2017 as compared to 60.6% last December. In comparison, rural Internet penetration has grown from 18% last December to 20.26% in December 2017. It is found that an estimated 281 Million daily Internet users, out of which 182.9 million or 62% access internet daily in urban area, as compared to only 98 million users or 53%, in rural India.

Presents Trends of E-Commerce in India

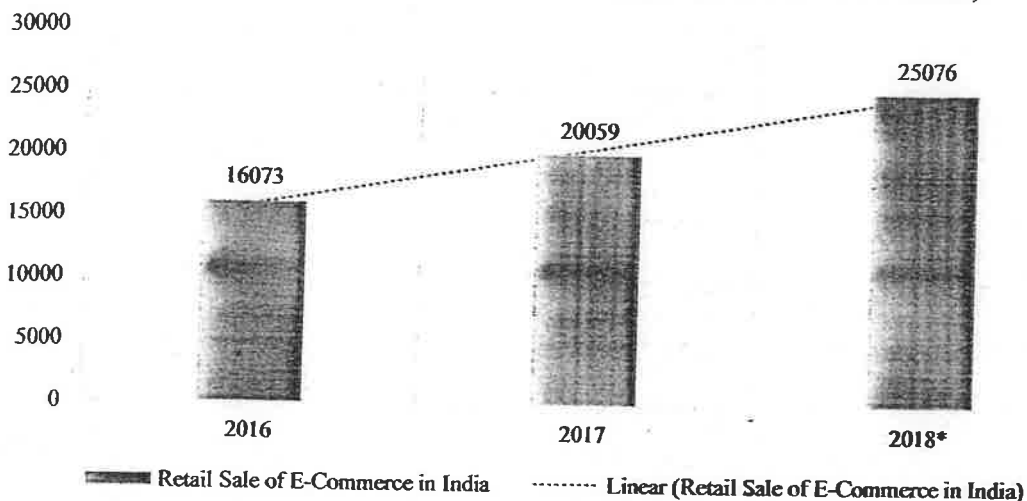
Worldwide Retail Sale of E-Commerce (Billion US Dollar)



This statistic gives information on retail e-commerce sales worldwide from 2014 to 2017. In 2014 worldwide retail sale of e-commerce was 1336 billion US dollar it increased up to 2304 billion US dollar. In 2017, retail e-commerce sales worldwide amounted to 2.3 trillion US dollars and e-retail revenues are projected to grow to 4.88 trillion US dollars in 2021.

India: Retail Sale of E-Commerce

Retail Sale of E-Commerce in India (Million US Dollar)



India is a fastest growing market for the e-commerce sector. Revenue from the sector is expected to increase from US\$ 39 billion in 2017 to US\$ 120 billion in 2020. E-Commerce retail sale in India is showing highly increasing trend. Retail sector sale in 2016 was 16073 million dollar. It increased up to 20059 million dollar in 2017. Retail sale of e-commerce expected growth 25076 million dollar up to 2018.

Conclusion

The e-commerce industry is growing at a rapid pace and changing the dynamics of the retail industry. In the coming years, e-commerce is expected to contribute close to 8-10% of the total retail segment in India. This growth is bound to continue provided e-commerce companies focus on innovating, building strong technology infrastructure and delivering the best customer experience.

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ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VIII

Issue - II

April - June - 2019

English Part - II / Marathi
Peer Reviewed Referred
and UGC Listed Journal

Journal No. 40776



ज्ञान-विज्ञान विमुक्तये

IMPACT FACTOR / INDEXING
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Ajanta Prakashan

Aurangabad. (M.S.)

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6. Impact of Goods and Services Tax on Agriculture Sector of India

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ATSPM's Arts, Commerce & Science College, Ashti Dist. Beed (M.S.).

Abstract

Goods and Services Tax is a single and a broad based tax levied on goods and services consumed in an economy. Agricultural sector has been the root of Indian economy and it contributes to around 17.4 per cent to GDP. About 52 per cent of the total rural livelihood depends on this sector as their primary means of livelihood, so it is important to study the impact of GST on the Agriculture sector. The present study based on secondary data and descriptive in nature. Study objectives are to highlight Goods and Services tax rate slabs of agriculture tools and to study the impact of Goods and Services tax on agriculture sector. It is seen that impact of GST shown on various sectors with agriculture sector and directly Indian economy.

Keyword: GST Rates, Impact of GST, Agriculture

Introduction

Goods and Service Tax is one of the biggest taxation reforms in India. It will subsume all the indirect taxes currently levied by the state government and central government into one tax. The new GST regime aims at converting the whole nation into a single market. Its basic motto is "One Nation One tax". Presently the taxes are levied on goods and services in the state where they are produced but under the GST regime taxes will be levied in the state where they are consumed.

Agriculture is principal source of livelihood and 20% contributor of total gross domestic product with flagging of 10% on account of total exports. In current tax regime, agriculture has enjoyed various exemptions from indirect tax. Sale of agriculture commodities is exempt from VAT. Concessional rates have been imposed on agricultural accessories and supporting machineries. As the GST is being introduced with the unbiased objective of having a unified tax structure for goods and services, this is likely to facilitate and strengthen the Scheme on National

Agricultural Market (NAM) aimed at an integrated system of market of agriculture products at the national level, allowing free flow of agricultural commodities across states.

This newly introduced taxation system would also take the form of 'Dual GST' which would be levied by the respective central and state government. The said dual good and service tax would comprise of 1) Central GST (CGST), 2) State GST (SGST) and 3) Integrated GST (IGST). Presently, goods and services are taxed in the state where it is produced but introduction of GST will change the stage of taxation and after its implementation the goods and services will be taxed in the state where it is consumed.

Review of Literature

Pallavi Kapila (2018) has studied GST: Impact on Indian Economy. Present study based on secondary data. He explained the nature of goods and service tax and also studied impact of goods and service tax on Indian economy. It is concluded that the implementation of GST has played an important role in the growth of Indian economy.

Anand Nayyar and Inderpal Singh (2018) highlighted the background of the taxation system, the GST concept along with significant working, comparison of GST taxation system rates with other world economies and also presented in-depth coverage regarding advantages in various sectors of the Indian economy.

Yogesh Agrawal (2017) has explained the working mechanism of GST in India and also highlighted the impacts of GST on Indian economy. The present study based on secondary data and is descriptive in nature.

Milandeep Kaur et.al. (2016) present study on impact of GST after its implementation, difference between present indirect taxes and GST and benefits and challenges of GST after implementation. It is concluded that GST play a dynamic role in the growth and development of our country.

S. Roshini et.al. (2017) study on impact of goods and service tax (GST) on Tamil Nadu economy with special reference to agriculture and allied sectors. The study is solely based on secondary data. This study helps the farmers by making movement of commodities hassle free, increasing the marketing efficiency by establishing integrated market system and reducing the burden of tax on consumer goods.

Statement of the Problem

The concept of Goods and Services Tax (GST) is the biggest tax reform in decades throughout the world in many countries, but India has just started implementing it to meet its target of rolling out goods & services tax (GST). After the implementation of GST various changes have been seen in agriculture sector. So it is necessary to understand reforms and impact on agriculture sector.

Objectives

- To highlight Goods and Services Tax rate slabs of agriculture tools.
- To study the impact of Goods and Services Tax on agriculture sector.

Research Methodology

Present study is explanatory nature it is based on secondary data of journals, articles, newspapers and magazines, various research papers, books, and internet and so on. Considering the objectives of study descriptive type research design is adopted to have more accuracy and rigorous analysis of research study. The accessible secondary data is intensively used for research study.

GST Rates of Agriculture

Goods and Service Tax slabs are 0%, 5%, 12%, 18% and 28%. The following GST rates on agricultural tools and equipments.

A) NIL GST Rate:

Agricultural implements manually operated or animal driven. Hand tools, such as spades, shovels, mattocks, picks, hoes, forks and rakes; axes, bill hooks and similar hewing tools; scateurs and pruners of any kind; scythes, sickles, hay knives, hedge shears, timber wedges and other tools of a kind used in agriculture, horticulture or forestry.

B) 5% GST Rate:

- Hand pumps and parts
- Solar water heater and system
- Waste to energy plants/devices
- Solar lantern/solar lamp

C) 12% GST Rate:

- Power driven pumps primarily designed for handling water, namely, centrifugal pumps (horizontal and vertical), deep tube-well turbine pumps, submersible pumps, axial flow and mixed flow vertical pumps.
- Agricultural, horticultural or forestry machinery for soil preparation or cultivation; lawnmowers or sports-ground rollers.
- Milking machines and dairy machinery.
- Composting Machines.
- Self-loading or self-unloading trailers for agricultural purposes.
- Other agricultural, horticultural, forestry, poultry-keeping or beekeeping machinery including germination plant fitted with mechanical or thermal equipment, poultry incubators and brooders.
- Harvesting or threshing machinery, including straw or fodder balers; grass or hay mowers; machines for cleaning, sorting or grading eggs, fruit or other agricultural produce.

D) 28% GST Rate:

Ceramic wares for laboratory, chemical or other technical uses; ceramic troughs, tubs and similar receptacles of a kind used in agriculture; ceramic pots, jars and similar articles of a kind used for the conveyance or packing of goods.

Tax Rates of Agriculture (Before & After GST)

GST is essential to improve the transparency, reliability, timeline of supply chain mechanism. A better supply chain mechanism would ensure a reduction in wastage and cost for the farmers/retailers. GST would also help in reducing the cost of heavy machinery required for producing agricultural commodities. Under the model GST law, dairy farming, poultry farming and stock breeding are kept out of the definition of agriculture. Therefore these will be taxable under the GST.

Fertilisers an important element of agriculture was previously taxed at 6% (1% Excise - 5% VAT). In the GST regime, the tax on fertilisers has been increased to 12%. The same impact is on Tractors. Waiver on the manufacture of Tractors is removed and GST of 12% has been imposed. This is beneficial as now the manufacturers will be able to claim Input Tax Credit

India's milk production in 2015-16 was 160.35 million ton, increased from 146.31mt in 2014-15. Currently, only 2% VAT is charged on milk and certain milk products but under GST the rate of fresh milk is NIL and skimmed milk is kept under 5% bracket and condensed milk is going to be taxed at the rate of 18%. Tea is probably one of the most crucial items in an Indian household. The price of tea might also increase due to the tax rate of 5% under GST rate from the current average VAT rate of 4-5% with Assam and West Bengal with the exception of 0.5 and 1%.

GOODS	OLD RATE	GST	DIFFERENCE (%)
Cheaper Items			
Seed, Organic compost without Brand	0	0	0
Head Pump and its Parts	12.5	5	-7.5
Tractors	12.5	12	-0.5
Chemical Fertilizers	12	5	-7
Expensive Items			
Tractor Tire & Rim	12.5	18	+5.5
Other Tractor Parts	12.5	18	+5.5
Harvesters, Earth, Grander, Parts	0	12	+12
Insecticides	5.5	18	+11.5

Impact of GST on Agriculture Sector

The impact of GST on the agricultural front, the biggest contributor (16%) to India's GDP seems to be more or less brighter. The transportation, logistics, and preservation are the significant value additions for agricultural produces. The time factor of production centre to the consumer is cut down.

For the first time, the market for agricultural products touches a national level, but no clarity on GST for tea, coffee, milk, etc. is ready yet. Present tax exemption under CENVAT for rice, sugar, salt, wheat, flour will not be applicable under GST. Also, the concessional VAT under state law of 4% for cereals and grains will be taxed higher. The exemption enjoyed for unprocessed food products like meat, eggs, fruits, vegetables, etc. under state VAT also would cease to be so. Previously, the GST Council has announced 12 per cent tax rates on agricultural products and later it has been reduced to 5 percent. Now, the 5 per cent GST rates will be applicable on all agricultural products.

- 1) GST is essential to improve the transparency, reliability, timeline of supply chain mechanism. A better supply chain mechanism would ensure a reduction in wastage and

cost for the farmers/retailers. GST would also help in reducing the cost of machinery required for producing agricultural commodities. Under the model GST dairy farming, poultry farming, and stock breeding are kept out of the definition of agriculture. Therefore these will be taxable under the GST.

- 2) Fertilisers an important element of agriculture was previously taxed at 6% (1% Excise + 5% VAT). In the GST regime, the tax on fertilisers has been increased to 12%. The same impact is on Tractors. Waiver on the manufacture of Tractors is removed. GST of 12% has been imposed. This is beneficial as now the manufacturers will be able to claim Input Tax Credit.
- 3) India's milk production in 2015-16 was 160.35 million ton, increased from 146.31 million ton in 2014-15. Currently, only 2% VAT is charged on milk and certain milk products. Under GST the rate of fresh milk is NIL and skimmed milk is kept under 5% bracket and condensed milk is going to be taxed at the rate of 18%. Tea is probably one of the most crucial items in an Indian household.
- 4) The price of tea might also increase due to the tax rate of 5% under GST rate from current average VAT rate of 4-5% with Assam and West Bengal with the exception of 0.5 and 1%.
- 5) The implementation of GST is expected to facilitate the implementation of National Agricultural Market on account of subsuming all kinds of taxes/cess on marketing of agricultural produce as well as it would ease interstate movement of agricultural commodities which would improve marketing efficiency, facilitate development of virtual markets through warehouses and reduce overhead marketing cost.
- 6) Reduce cost for heavy machinery used in Agricultural Production. This will reduce production cost.
- 7) The Government has also included contract farming, dairy farming, frozen food, poultry and stock breeding, seed raising, food processing etc under the GST ambit.
- 8) Deep irrigation in rural and remote areas. The GST council has reduced the GST rate on Sprinkles and Nozzles to 12% GST.

Conclusion

The implementation of GST will give more relief to agriculture through a more comprehensive and wider coverage of input tax set-off and service tax set-off, subsuming

several Central and State taxes in the GST and phasing out of CST. The transparent and complete chain of set-offs which will result in widening of tax base and better tax compliance may also lead to lowering of tax burden on an average dealer in agriculture.

More than 40% of the respondents believed that implementation of the GST for agricultural inputs will rise the agricultural sector growth rate due to various reasons such as low cost of inputs, production at lower costs and free mobility of agricultural produce across states as per need and demand.

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Published in

International Journal of Management and Economics

Volume 1 Issue 29 – March 2019

ISSN- 2231-4687

(UGC Approved and Refereed Journal No. 64206)

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FOREIGN DIRECT INVESTMENT AND ECONOMIC GROWTH IN INDIA

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Abstract

Foreign Direct investment plays a very important role in the development of the nation. Sometimes domestically available capital is inadequate for the purpose of overall development of the country. Foreign capital is seen as a way of filling in gaps between domestic savings and investment. India can attract much larger foreign investments than it has done in the past. So understand the status of Foreign Direct Investment in India. The present study depends on secondary data. The objectives of the research work are to examine and evaluate the recent amendment and policy initiatives in FDI and to overview and Growth of Foreign Direct Investment in India. FDI growth in India highlighted from period 2013-14 to 2017-18.

Keywords: FDI Growth, FDI Inflows.

Introduction:

Foreign Direct Investment (FDI) plays a very important role in the development of the nation. It is very much vital in the case of underdeveloped and developing countries. A typical characteristic of these developing and underdeveloped economies is the fact that these economies do not have the needed level of savings and income in order to meet the required level of investment needed to sustain the growth of the economy. In such cases, foreign direct investment plays an important role of bridging the gap between the available resources or funds and the required resources or funds. It plays an important role in the long-term development of a country not only as a source of capital but also for enhancing competitiveness of the domestic economy through transfer of technology, strengthening infrastructure, raising productivity and generating new employment opportunities. In India, FDI is considered as a developmental tool, which helps in achieving self-reliance in various sectors and in overall development of the economy.

Foreign Direct Investment is the investment made in production or business by the country in another country by either means of buying a company or expanding its business in the foreign country. It is usually by means of bonds and shares. Generally speaking FDI refers to capital inflows from abroad that invest in the production capacity of the economy

Review of Literature:

Ashalini Agrawal et.al. 2012 This study depends on secondary data. It shows country wise FDI inflows from 2000 to 2012. The prime objective of the study is to exhibit the sector wise & year wise analysis of FDI's India. The results show that Mauritius is the country that has invested highly in India followed by Singapore, Japan, and USA and so on. (Abhishekh Vyas 2015) The present study has focused on the trends of FDI Flow in India during 2000-01 to 2014-15. The study also highlights country wise approvals of FDI inflows to India and the FDI inflows in different sector. The study concludes that Mauritius emerged as the most dominant source of FDI contributing. It is because the India has Double Taxation Avoidance Agreement (DTAA) with Mauritius and most of the foreign countries like to invest in service sector. (S.M.Tariq Zafar 2017) The core objective of the study is to examine and evaluate the recent amendment and policy initiatives in FDI and its overall impact and contribution on nation's economic growth. The study found that to attract foreign investors government of India has

introduced amendments in existing FDI rules and regulations and permitted FDI in 12 areas of operations. (Ampu Harikrishnan & Shivani 2018) The present research paper is to study the impact of foreign direct investment on gross domestic product of India since liberalization. The present study is not only confined to test the impact of FDI on gross domestic product but also to analyze the trend of foreign direct investment in India since liberalization. Whenever, we talk about the growth of developing countries like India, South Africa, Brazil etc. in their cases it would be difficult to keep aside the vital role of foreign direct investment in the growth of the economy.

Objectives:

- To understand the recent amendment and policy initiatives in FDI.
- To overview and Growth of Foreign Direct Investment in India.

Research Methodology:

The present study is exclusively based on secondary data and is carried to examine and evaluate the recent amendment and policy initiatives in FDI and to overview and Growth of Foreign Direct Investment in India. For the purpose of study secondary data and reports are been used, which are collected from magazines, RBI annual report, Books, Research Articles, Government Reports etc.

FDI Policy Amendment in 2018:

Foreign Direct Investment policy has been changing time to time. In the year 2018 some amendments in various sectors are as follows:

- Air Transport Services:** FDI in Air India Limited allowed under approval route, subject to the conditions: FDI not to exceed 49%, either directly or indirectly; – Substantial ownership and effective control shall continue to be vested in Indian Nationals.
- Construction Development:** A new clause inserted, which states that real estate broking services do not amount to real estate business and 100% foreign investment is permitted under the automatic route.
- Single Brand Retail Training SBRT:** 100% FDI under the automatic route. For the initial five years, incremental sourcing by overseas companies, including their group companies for the specific brand will count towards the mandatory 30% local sourcing commitment.
- Pharmaceuticals:** The definition of medical devices amended in the regulations and its reference to Drugs and Cosmetics Act removed.
- Power Exchanges:** Foreign Institutional Investor/ Foreign Portfolio Investor permitted to invest even under the primary route (erstwhile only permitted under secondary route) within the overall cap of 49% in power exchanges registered under the Central Electricity Regulatory Commission (Power Market) Regulations, 2010.

Government Initiatives:

Government of India is planning to consider 100 per cent FDI in Insurance intermediaries in India to give a boost to the sector and attracting more funds. In January 2018, Government of India allowed foreign airlines to invest in Air India up to 49 per cent with government approval. The investment cannot exceed 49 per cent directly or indirectly.

No government approval will be required for FDI up to an extent of 100 per cent in Real Estate Broking Services.

In September 2017, the Government of India asked the states to focus on strengthening single window clearance system for fast-tracking approval processes, in order to increase Japanese investments in India.

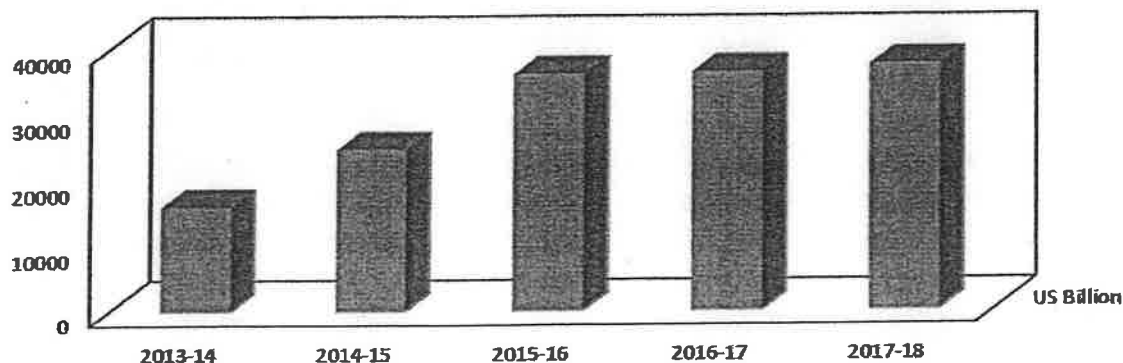
The Government of India is in talks with stakeholders to further ease foreign direct investment (FDI) in defence under the automatic route to 51 per cent from the current 49 per cent, in order to give a boost to the Make in India initiative and to generate employment.

In January 2018, Government of India allowed 100 per cent FDI in single brand retail through automatic route.

Country wise Foreign Direct Investment Flows to India (US\$ Million)

Source/ Industry	2013-14	2014-15	2015-16	2016-17	2017-18
Mauritius	3,695	5,878	7,452	13,383	13,415
Singapore	4,415	5,137	12,479	6,529	9,273
Netherlands	1,157	2,154	2,330	3,234	2,677
USA	617	1,981	4,124	2,138	1,973
Japan	1,795	2,019	1,818	4,237	1,313
Cayman Islands	25	72	440	49	1,140
Germany	650	942	927	845	1,095
Hong Kong	85	325	344	134	1,044
UK	111	1,891	842	1,301	716
Switzerland	356	292	195	502	506
UAE	239	327	961	645	408
France	229	347	392	487	403
China	121	505	461	198	350
Italy	185	167	279	364	308
South Korea	189	138	241	466	293
Cyprus	546	737	488	282	290
Canada	11	153	52	32	274
Others	1,626	1,682	2,243	1,490	1,889
Total FDI	16,054	24,748	36,068	36,317	37,366

Country wise Foreign Direct Investment Flows to India (US\$ Million)



Above Table clearly explains that the foreign direct investments inflow in India period 2013-14 to 2017-18. The table further shows that the total foreign direct investment of US\$ 16054 million in 2013-14 to the inflow of US\$ 37366 million in 2017-18 is journey of 5 years and represents an increase up to 21312 US\$ Million due to fast FDI inflows in India. Highest share of FDI inflow Mauritius and Singapore are 13415 and 9273 US\$ Million respectively.

Sector Wise FDI Inflows to India 2013-14 to 2017-18 (US\$ Million)

Sector	2013-14	2014-15	2015-16	2016-17	2017-18
Communication Services	1,256	1,075	2,638	5,876	8,809
Manufacturing	6,381	9,613	8,439	11,972	7,066
Retail & Wholesale Trade	1,139	2,551	3,998	2,771	4,478
Financial Services	1,026	3,075	3,547	3,732	4,070
Computer Services	934	2,154	4,319	1,937	3,173
Business services	521	680	3,031	2,684	3,005
Electricity and other energy	1,284	1,284	1,364	1,722	1,870
Construction	1,276	1,640	4,141	1,564	1,281
Transport	311	482	1,363	891	1,267
Miscellaneous Services	941	586	1,022	1,816	835
Restaurants and Hotels	361	686	889	430	452
Real Estate Activities	201	202	112	105	405
Education, Research & Development	107	131	394	205	347
Mining	24	129	596	141	82
Trading	0	228	0	0	0
Others	293	232	215	470	226

This statistic displays the value of foreign direct investment (FDI) inflows for all sectors in India from fiscal year 2013-14 to fiscal year 2017-18. In the fiscal year 2016, there was a foreign direct investment of approximately 37366 U.S. million dollars for all sectors in India. Highest share in FDI of communication services sector and after that manufacturing sector 8809 and 7066 US\$ million respectively.

Conclusion:

FDI has an important role to play in economic growth of the country. In order to achieve the sustainable growth of the country and economy as well FDI is essential. This can be done by directing the FDI towards the improvement in export facilities, creation of jobs, and expansion of existing manufacturing industries and service sector. FDI is always helps to create employment in the country and also support the small scale industries also and helps country to put an impression on the world wide level through liberalization and globalization.

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**An International Multidisciplinary
Quarterly Research Journal**

ISSN 2277 - 5730

Volume - VIII, Issue - I, January - March - 2019

AJANTTA

Impact Factor - 5.5 (www.sjifactor.com)

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**As a Recognition of the Publication of the Paper Entitled
Demonetization and its Impact on Digital Payment**

Editor : Vinay S. Hatole



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Aurangabad (M.S.) 431 004
Mob. No. 9579260877, 982820877
Tel. No.: (0240) 2400877,
ajanta.1977@gmail.com, www.ajantapublishing.com

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VIII

Issue - I

Part - I

January - March - 2019

Peer Reviewed Refereed
and UGC Listed Journal

Journal No. 40776



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15. Demonetization and its Impact on Digital Payment

Dr. Suhas Gopane

Vice Principal and Assistant Professor, Department of Commerce, Adv. B. D. Hambarde
College, Ashti Dist. Beed (M.S).

Abstract

The demonetization of Rs.500 and Rs.1000 currency notes by the Prime minister of India, with effect from 9th November 2016 has primary aim of curbing black money. Anti-money laundering, eradicating counterfeit notes and so on. Apart from these primary aims the demonetization process boosts up using e-transactions among Indians. This article aim to study the impact of demonetization on digital payments and benefits of digital payments in India. This study based on secondary data. The digital payment changed the buying behavior of Indian society. It prevents black money market. It helps the government to maintain a record of all transaction.

Keywords: Demonetization, Growth and Benefits of Digital Payments,

Introduction

Prime Minister Narendra Modi launched what have been decreed India's greatest offensive against black money the demonetization of INR 500 and INR 1000 notes. Delivered a bolt from the blue, the PM addressed the nation on Friday (8 November 2016) at about 8 pm and said that the aforementioned currency notes would be withdrawn with immediate effect.

Indian economy until Demonetization was maximum dependant on cash. The currency notes are prevailing inthe Indian economies which were used to spend and save money. However, the sudden announcement of thedemonetization of INR 500 and 1000 currency notes has stimulated a new wave in the adoption of the digitalpayments across the nation.

Review of Literature

Deepika Dhamaji and Ankit Dhamaji (2017) have studied the impact of demonetization on E-commerce websites & payment System. The prime objective, to analysis the impact of demonetization on payments modes used by the customers through online shopping. It is found that demonetization has impacted the commerce industry. Due to demonetization consumers are buying more products through online mode instead of retail shops due to cash crunch.

Pushpa S. Abbigeri and Rajeshwari M. Shettar (2018) paper on the changing trends in payments: An overview. The study depends on secondary data. The objectives of the study are to know the various modes of payments and to assess the preparedness for the implementation of the cashless economy by Indian government. It is found that, the payment initiatives taken by the Government and RBI have resulted in greater acceptance and deeper penetration of non cash payment modes.

Seema Rathi (2017) this research paper on Demonetization and Digital Payment System in India: Issues and Challenges. This article aims to explore demonetization in India, digital payment system and thus identify issues and challenges. The paper discusses conceptual framework, digital payment platforms, instruments and services available in the economy and their robustness. The article also defines strategies to overcome the challenges faced by the economy in digitizing the financial system.

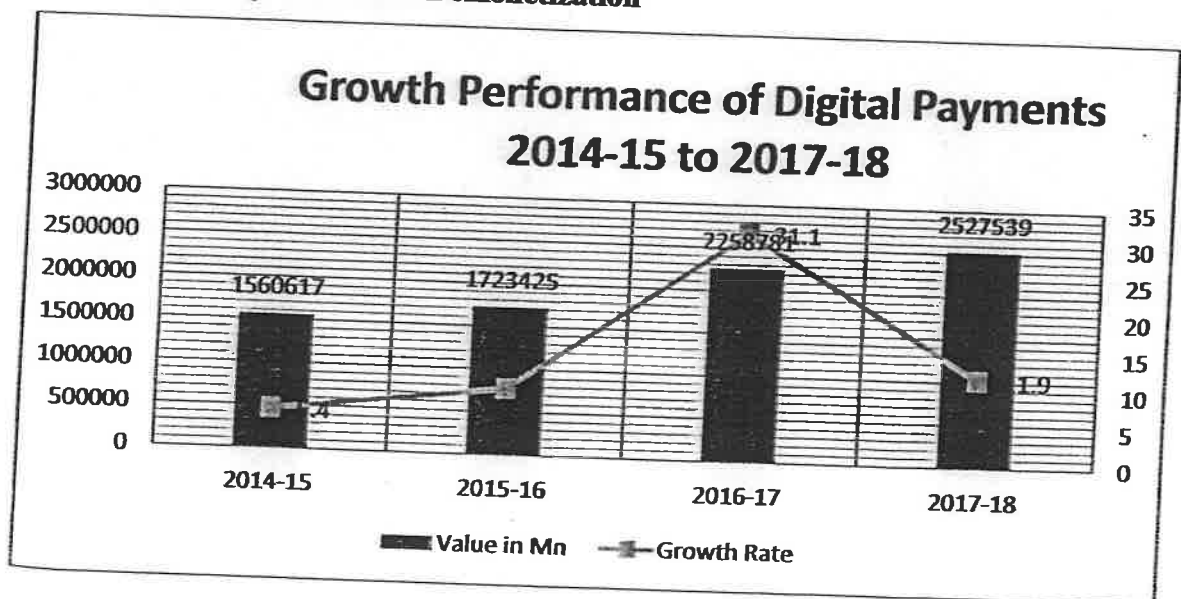
Objectives of the Study

- To know the benefits of Digital Payments.
- To study the impact of demonetization on Digital Payments.

Research Methodology

This paper is purely conceptual so no primary data is collected by means of questionnaire or interview schedule. The secondary data for this paper are collected from Research papers, government and non-government websites, books and so on.

Effect of Digital Payments after Demonetization



In the above graph digital payments growth rate steadily increased between 2014-15 and 2015-16. But the annual growth has shot-up to 31.1% in 2016-17 due to demonetization. However, in 2017-18 growth rate has sharply declined to 11.9%. The trends in Digital Payments over the period of 2014-15 to 2017-18. There is a clear surge in 2016-17 (Growth rate of 31.1%) and subsequent slowdown in the growth (Growth rate of 11.9%) in 2017-18.

This trend in the digital payments growth has also been accompanied by the rising currency in circulation after demonetization. The outstanding stock of currency in circulation which hovered around 12 per cent of GDP during 2011-12 to 2015-16, declined to 8.8 per cent during 2016-17, reflecting the impact of the demonetization. But as per data of RBI available in April 2018 this trend has reversed as the outstanding stock of currency in circulation has climbed back to 11.3 per cent of GDP.

Benefits of Digital Payments

- **Ease of Transactions:** Gone are the days of carrying cash with you everywhere you go. Now you can simply use your credit card or any other digital transaction method to pay. This mode of payment has paved way for the online shopping, with which you can simply buy items directly from your home without going anywhere. The age of heavy wallets is gone with the introduction of digital payment systems. If you have never tried making a transaction through these systems, you're really missing out.
- **Better Security:** Carrying cash with you can sometimes get you into risky situations, as you can simply be robbed or you may even lose your wallet full of cash. But that's not the case when you ditch cash and go the digital way. Even if someone finds your credit cards, they can't really steal money as you would be the only person who knows its pin. Nowadays, every online payment system is equipped with encryption to offer higher levels of security.
- **Easier to track:** If you are a budget freak, you must definitely start using online transaction systems. If you make payments exclusively through this way, you can keep track of every transaction. By doing so, you can easily analyze your spending and in turn make any appropriate changes. There are various apps available that do this job for you and offer detailed reports about your spending. Furthermore, it also becomes easier for you all the payment details for tax reporting purposes.

- **Discounts:** Usually, when a company or business firm goes cashless, they save quite a good amount of money. Even several governments of different countries have already announced various benefits for companies who prefer non-cash methods. With this, they can offer discounts to their customers. Basically, it's a win-win situation for both the customers and retailers. This is exactly why you get discounted prices at e-commerce websites, who basically make all their transactions online without any cash involvement.
- **Greener and Cleaner Society:** If the manufacturing of currency notes and coins is decreased, it would contribute to a much greener world. This is why governments all over the world are encouraging people to go digital while making transactions. Usually a currency note travels a lot from one person to another. Throughout this journey, a lot of germs and bacteria get attached to the currency notes. When you touch a note, you would obviously get in touch with these germs, which is not really good for you. So, online payment systems do help you in this aspect as well.
- **Lower risk:** Digital transactions are much more secure than traditional transactions because they are processed by secure gateways which are hard to tamper with.

Go Digital, get Discounts

- **Service Tax:** Waiver of service tax of 15% on digital transactions up to 2,000.
- **Fuel:** 0.75% discount on digital purchase of fuel through credit/debit cards, e-wallets or mobile wallets.
- **Rail Tickets:** 0.5% discount on monthly and seasonal suburban railway tickets from 1 January 2017. Online rail ticket buyers get up to ₹10 lakh free accident insurance too.
- **Insurance:** 10% discount by government general insurers on premium paid online via their portals. 8% discount on new LIC policies bought online via its site.
- **POS:** Rs 100 a month is the maximum rent that PSU banks can charge for PoS terminals.
- **Rupay:** Kisan credit card holders to get RuPay Kisan cards.

Conclusion

People adopted technology slowly, but don't wanted to pay extra for digital transaction. However, people of India faces money problems during demonetization they suffer with no cash. Understanding of why cashless payment system is good for you both personally and financially.

As a part of the society, it's your responsibility to transform it into a better one by going digital. While doing so, make sure that you proceed with trusted systems.

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Digital Reform in Banking Sector of India

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Abstract:

Digital Banking may be viewed as adoption of various existing and emerging technologies by the banks, in concert with associated changes in internal operations as well as external relationships for providing superior customer services and experiences effectively and efficiently. The present study aim to understand digital population, e-banking services in India and benefits of digital banking to customers, banking industry and general economy. Various services provide by bank like, debit card, credit card, various recharges, mobile banking, internet banking, online fund transfer, balance enquiry etc. The demonetization of Indian Rupees 500 and 1000 announced on 8th Nov 2016 has no doubt thrown open a new door to the digital banking world.

Keywords: Digital Population in India, e-Banking Services.

Introduction:

Indian Banking system has undergone major changes during the period. It has not only changed the functioning of the banks but also impacted highly on the efficiency, effectiveness and the productivity of the Indian banks. The thrust of the reforms was on increasing operational efficiency, strengthening supervision over banks, creating competitive conditions and developing technological and institutional infrastructure.

Internet banking, sometimes called online banking, is an outgrowth of PC banking. Internet banking uses the Internet as the delivery channel by which to conduct banking activity, for example, transferring funds, paying bills, viewing checking and savings account balances, paying mortgages, and purchasing financial instruments and certificates of deposit.

“Digital Banking - a new concept in the area of electronic banking, which aims to enrich standard online and mobile banking services by integrating digital technologies, for example strategic analytics tools, social media interactions, innovative payment solutions, mobile technology and a focus on user experience.”

Objectives of the Study:

- > To know the digital population after digital India.
- > To study the nature of e-banking services & benefits of the Indian banking sector.

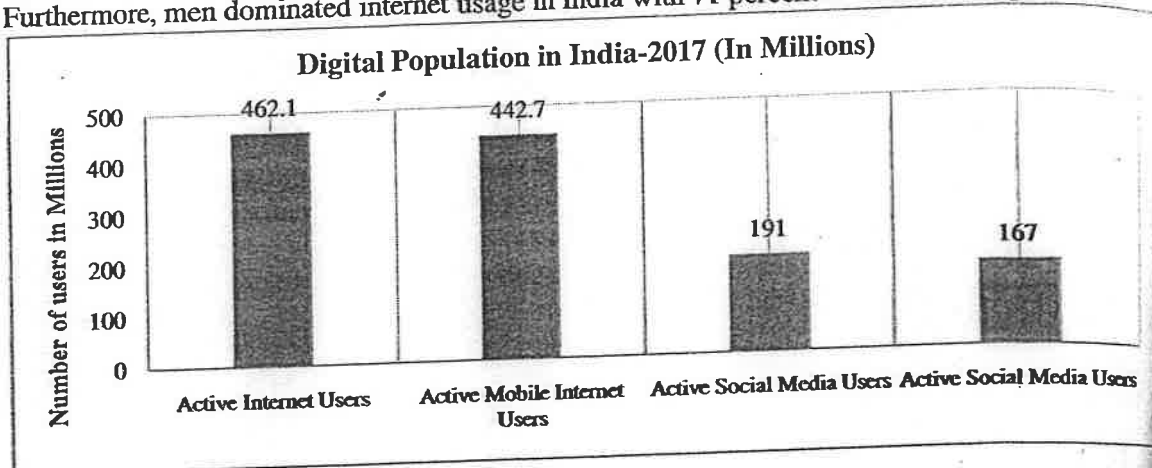
Research Methodology:

The entire present study is concentrated on secondary data. The secondary data are collected through journals, books, newspapers, Internet, official site of Reserve Bank of India, Government Publications.

Digital Population in India:

With over 460 million internet users, India is the second largest online market, ranked only behind China. By 2021, there will be about 635.8 million internet users in India. Despite the large base of internet users in India, only 26 percent of the Indian population accessed the

internet in 2015. This is a significant increase in comparison to the previous years, considering the internet penetration rate in India stood at about 10 percent in 2011. Furthermore, men dominated internet usage in India with 71 percent to women's 29 percent.



Online Banking Services:

Features offered by bank for internet banking:

1. Balance enquiry and statement
2. Transfer fund online
3. Card to card fund transfer
4. Use debit card online
5. Prepaid mobile recharge
6. Subscribe for mobile banking
7. Link bank account to ATM
8. Lock or activate debit cards or ATM
9. Request a cheque book
10. Stop payment

(a) Benefits to Consumers:

General consumers have been significantly affected in a positive manner by Ebanking. Many of the ordinary tasks have now been fully automated resulting in greater ease and comfort.

- ✓ Customer's account is extremely accessible with an online account.
- ✓ Customer can withdraw cash at any time through ATMs that are now widely available throughout the country.
- ✓ Besides withdrawing cash customers can also have mini bank statements, balance inquiry at these ATM.
- ✓ Through Internet Banking customer can operate his account while sitting in his office or home. There is no need to go to the bank in person for such matter.
- ✓ E banking has also greatly helped in payment of utility bill. Now there is no need to stand in long queues outside banks for his purpose.
- ✓ All services that are usually available from the local bank can be found on a single website.
- ✓ The Growth of credit card usage also owes greatly to E-banking. Now a customer can shop worldwide without any need of carrying paper money with him.
- ✓ Banks are available 24 hours a day, seven days a week and they are only a mouse click away.

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2011.
cent.



Media Users

(b) Benefits to Banking Industry:

Banking industry has also received numerous benefits due to growth of EBanking infrastructure. There are highlighted below:

- ✓ The growth of E-banking has greatly helped the banks in controlling their overheads and operating cost.
- ✓ Many repetitive and tedious tasks have now been fully automated resulting in greater efficiency, better time usage and enhanced control.
- ✓ The rise of E-banking has made banks more competitive. It has also led to expansion of the banking industry, opening of new avenues for banking operations.
- ✓ Electronic banking has greatly helped the banking industry to reduce paperwork, thus helping them to move the paper less environment.
- ✓ Electronic banking has also helped bank in proper documentation of their records and transactions.
- ✓ The reach and delivery capabilities of computer networks, such as the Internet, are far better than any branch network.

(c) Benefits to General Economy:

Electronic Banking as already stated has greatly serviced both the general public and the banking industry. This has resulted in creation of a better enabling environment that supports growth, productivity and prosperity. Besides many tangible benefit in form of reduction if cost, reduced delivery time, increased efficiency, reduced wastage, e-banking electronically controlled and thoroughly monitored environment discourage many illegal and illegitimate practices associated with banking industry like money laundering, frauds and embezzlements. Further Ebanking has helped banks in better monitoring of their customer base. This it is a useful tool in the hand of the bank to device suitable commercial packages that are in conformity with customer needs. As e banking provide opportunity to banking sector to enlarge their customer base, a consequence to increase the of volume of credit creation which results in better economic condition, Besides all this E-banking has also helped in documentation of the economic activity of the masses.

Conclusion: The mobile and wireless market has been one of the fastest growing markets in the world. Connecting a customer anytime and anywhere to their money and needs is a must have service that has become an unstoppable necessity. This worldwide communication is leading a new generation of strong banking relationships.

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National Assessment and Accreditation Council in Indian Higher Education System

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Introduction: NAAC is an autonomous instituting established by the UGC in 1994. The prime agenda of NAAC is to assess and accredit institutions of higher learning with all objective of helping them to work continuously to improve the quality of education. Since establishment of NAAC has been entrusted with the responsibility of assessment and accreditation of colleges and universities in India with the objectives, to arrange for periodic assessment and accreditation of institutions of higher education or units thereof, or specific academic programmes or projects; to stimulate the academic environment for promotion of quality of teaching-learning and research in higher education institutions; to encourage self-evaluation, accountability, autonomy and innovations in higher education; to undertake quality-related research

studies, consultancy and training programmes, and collaborate with other stakeholders of higher education for quality evaluation, promotion and sustenance.

Growth of Higher Educational Institutes:

The higher education system in India includes both Central, State Public, State private universities and deemed universities. Public universities are supported by the Government of India and the state governments, while private universities are mostly supported by various bodies and societies. Universities in India are recognized by the University Grants Commission (UGC), which draws its power from the University Grant Commission Act, 1956.

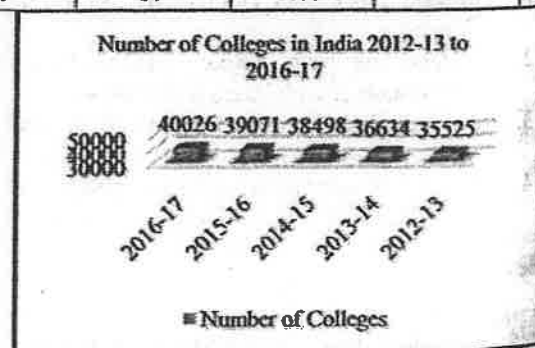
Universities in India:

State/UTs	Central University	Deemed University - Govt.	Deemed University - Govt. Aided	Deemed University - Private	Institute of National Importance	State Private University	State Public University	Total
2016-17	44	33	10	79	100	233	345	844
2015-16	43	32	11	79	75	197	329	766
2014-15	43	32	11	79	75	181	316	737
2013-14	42	36	11	80	68	153	309	699
2012-13	42	36	11	80	62	122	292	645
2011-12	42	38	11	79	59	105	286	620

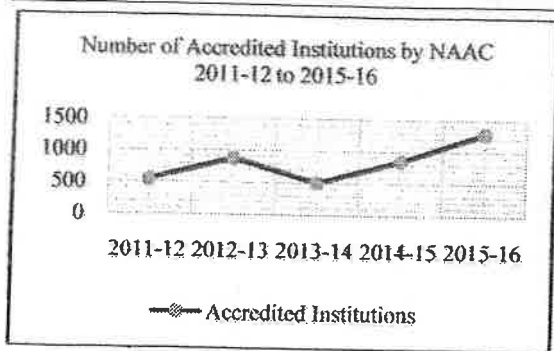
Source: All India Survey on Higher Education 2016

In India Assam, Chhatisgarh, Gujarat, Haryana, Himachal Pradesh, Madhya Pradesh, Punjab, Rajasthan, Uttarakhand and West Bengal large number of Universities have come up during the period. However in Andhra Pradesh, Bihar, Jharkhand, Maharashtra, Odisha and Telangana very few Universities

Number of Colleges in India:



The number of universities have increased from 620 in 2011-12 to 844 in 2016-17. Whereas the number of colleges has increased from 35,525 in 2012-13 to 40,026 in 2016-17.



A total of 1285 higher education institutions (1185 Colleges and 100 Universities) were assessed and accredited during the 2015-16. Total number of accreditation done by NAAC as on 31 March 2016 is 8853 colleges and 413 universities (Cycle-II 130 Universities and 2394 Colleges, Cycle-III 28 Universities and 218 Colleges)

Impact of National Assessment and Accreditation Council (NAAC):

- Many policy decisions such as UGC Autonomous College Status, continuation of Autonomy by UGC (NAAC/NBA certificate, whether college has been accredited by NAAC/NBA, mention the rating). Quest for excellence is a continuous process of enhancing the competencies and potentiality of the Institutions to the highest level of standards. For applying for the UGC schemes like the "Universities with Potential for Excellence" (UPE) Universities of Excellence (UoE) Status, applying institutions should have Accreditation by NAAC with Grade "A".
- Further Colleges with Potential for Excellence" (CPE) will also be decided by the UGC with respect to the NAAC Accreditation status either "B" or "A". Only such of the colleges which are accredited with 'A' grade with more than 3.5 CGPA will be eligible for consideration as College of Excellence (CE) under the Scheme.
- One of the major consideration for applying for Deemed to be University Status or Deemed University to open new campus is depends on NAAC Accreditation. Many Universities are taking the cognizance of the NAAC accreditation status for granting permanent affiliation etc. and to apply for UGC Act 1956, 12B status.
- Accreditation motivates faculty to participate actively in academic and related Institutional / departmental activities. The CAS, API schemes has been implemented by the Colleges and Universities facilitates the Improvements at the Individual level initially and further it enhances the involvement of the faculty for institutional growth.
- Facilitated more than 2500 seminars/conferences across the country on quality related issues like use of Internal Quality Assurance Cell (IQAC),

Use of ICT for Quality Enhancement, Best practices in Higher Education, Best Participation for Quality Enhancement, Teaching, Learning and Evaluation, Academic and Administration Audit, Curriculum Design and Development.

Conclusion:The main aim of Higher education is to contribute to the development and improvement of society as a whole in the sustainable manner. NAAC has taken a number of steps to promote the quality of Indian higher education. NAAC's assessment has made great attempts in bringing about quality culture among the Higher Educational Institutions of India. NAAC accreditation system may become popular from the perspective of educational administration and academic governance in higher educational institutions in the future.

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CHRONICLE OF HUMANITIES AND CULTURAL STUDIES (CHCS)

A BIMONTHLY REFEREED INTERNATIONAL JOURNAL

(BOOK V)

Special Issue on the Occasion of National Conference on
Role of Women in Indian Economic Empowerment

(27 January, 2018)

Organized by

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Kalamb, Dist. Osmanabad

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II.

AGRICULTURE SECTOR IN INDIAN ECONOMY

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Introduction:

Agriculture plays a vital role in India's economy. Over 58 per cent of the rural households depend on agriculture as their principal means of livelihood. As per the 2nd advised estimates by the Central Statistics Office (CSO), the share of agriculture and allied sectors (including agriculture, livestock, forestry and fishery) is estimated to be 17.3 per cent of the Gross Value Added (GVA) during 2016-17 at 2011-12 prices.

The Indian food industry is poised for huge growth, increasing its contribution to world food trade every year due to its immense potential for value addition, particularly within the food processing industry. The Indian food and grocery market is the world's sixth largest, with retail contributing 70 per cent of the sales. The Indian food processing industry accounts for 32 per cent of the country's total food market, one of the largest industries in India and is ranked fifth in terms of production, consumption, export and expected growth. It contributes around 8.80 and 8.39 per cent of Gross Value Added (GVA) in Manufacturing and Agriculture respectively, 13 per cent of India's exports and six per cent of total industrial investment.

Objectives:

- To highlight the current scenario of agriculture industry
- To study impact of agricultural industry on Indian economy

Methodology:

The present study is focused on impact of agricultural sector on Indian economy. The present study based on secondary data which have gathered from various sources like internet, research articles, books and various government reports etc.

Share of Agriculture in Indian Economy:

The share of agriculture in employment was 48.9 per cent of the workforce. In other words Agriculture is the principal source of livelihood for more than 58% of the population of this country. As per the Economic Survey the sector share in the Gross Domestic Product (GDP) was 17.4 in 2015-16. The Indian economy is estimated to register a GDP growth rate of 7.1 per cent in 2016-17. The radical measures initiated in November 2016 in the form of demonetization of Rs. 1000 and Rs. 500 currency notes, the Indian economy is likely to experience a slowdown in the growth rate in Agriculture and allied sectors. Agricultural growth has direct impact on poverty eradication; it is important factor in containing inflation, raising farm wages and employment generation.

Production of Foodgrains in India: (2013 to 2017)

(Million Tonnes)

Season	2013	2014	2015	2016	2017
Rabi	124	128	126	126	135
Kharif	132	129	126	125	138

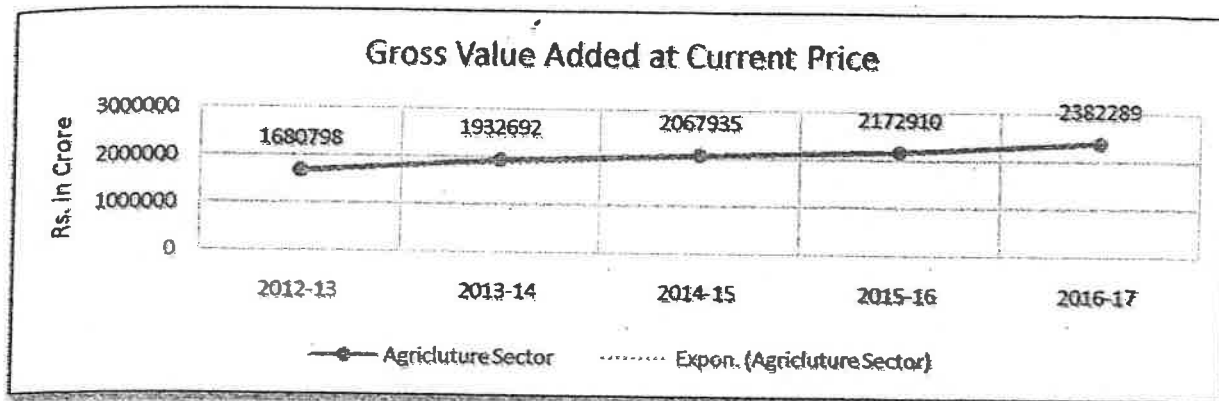
Source: Finance Ministry, Ministry of Agriculture

There are two major agricultural seasons in India: Kharif and Rabi. Kharif season lasts from April to September (summer); rice (paddy) is the season's main crop. Rabi season lasts from October to March (winter); wheat is the season's main crop. According to the Ministry of Agriculture, total food grain production in the country in May 2017 stood at around 273.38 million tonnes. India imported 2.7 million tonnes of wheat in FY17 (till January 16, 2017) and an additional 1.2 million tonnes are to be imported by February 2017. In March 2017, of 64.5 million hectares of agricultural land, the government insured 19 million hectares during the rabi season, to benefit 16.4 million farmers, under the Pradhan Mantri Fasal Bima Yojana (PMFBY) programme. The total amount for insurance for Rabi crops is US\$ 10.1 billion.

Market Capitalization:

India's GDP is expected to grow at 7.1 per cent in FY 2016-17, led by growth in private consumption, while agricultural GDP is expected to grow above-trend at 4.1 per cent to Rs 1.11 trillion. It ranks third in farm and agriculture outputs. As per the 2nd Advance Estimates, India's food grain production is expected to be 271.98 MT in 2016-17. Wheat production in India is expected to touch an all-time high of 96.6 MT during 2016-17. Production of pulses is estimated at 22.14 MT

The turnover of the total food market is approximately Rs.250000 crores out which value added food products comprises of Rs.80000 crores. The Indian government has also approved proposals for foreign collaborations, joint ventures and industrial license and 100% export oriented units predicting on investment of Rs.19100 crores out of which foreign investment is over Rs.91100 crores. Indian agricultural industry also assumes significance owing to India's sizable agrarian economy which contributes over 35% of GDP and employs around 65% of the population.



Agriculture sector of India. Gross Value Added (GVA) at current prices for agriculture sector is estimated at 23.82 lakh crore INR in 2016-17. Agriculture sector accounts for 17.32% of total India's GVA of 137.51 lakh crore Indian rupees.

Government Initiatives:

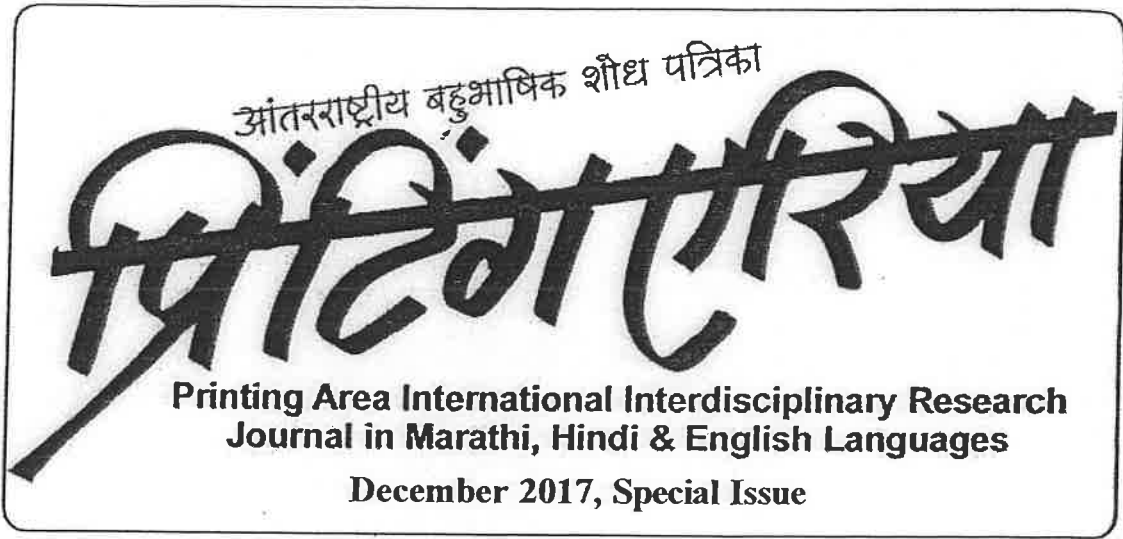
The Government of India, in its Budget 2017-18, planned several steps for the sustainable development of agriculture. Total allocation for rural, agricultural and allied sectors for FY 2017-18 has been increased by 24 per cent year-on-year to Rs 1,87,223 crore. A dedicated micro-irrigation fund will be set up by National Bank for Agriculture and Rural Development (NABARD) with a corpus of Rs 5,000 crore. The government plans to set up a dairy processing fund of Rs 8,000 crore over three years with initial corpus of Rs 2,000 crore. The participation of women in Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) has increased to 55 per cent and allocation to the scheme has been increased to a record Rs 48,000 crore for FY 2017-18.

Conclusion: Agriculture plays a vital role in India's economy. Over 58 per cent of the rural households depend on agriculture as their principal means of livelihood. The agricultural sector is playing a very important role in a country like India and the prosperity of the Indian economy still largely depends on agricultural sector. In India at least two-thirds of the working population earn their living through agricultural works. In India other sectors have failed generate much of employment opportunity the growing working populations.

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RE-ACCREDITED AT 'B' LEVEL BY NAAC

A Special Issue on
**Indian Agriculture:
Challenges and Opportunities**

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Reg.No.U74120 MH2013 PTC 251205
Harshwardhan Publication Pvt.Ltd.

Al Post Limbaganesh, Tq. Dist. Beed

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Revolution of Sustainable Agriculture

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status. In the Post-liberalization period the growth rate of India has reached 9 per cent but there are few challenges and question behind this achieved growth rate. One such challenging question concerns for spread of the benefit of growth across different segments of society. But growth is not uniform across sector and large sections of the population remain outside its preview. Emphasis on inclusive growth in the XI and XII plan. Due to negligence of agriculture India is experiencing agriculture crisis and ruination of farmer, rural people and rural areas in search of employment and total neglect of rural India. So we have to give more emphasis on agriculture sector.

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Introduction:

The modern agricultural practices which are heavily dependent on the use of chemical pesticides, inorganic fertilizers and growth regulators has raised the agricultural production manifold but at the cost of resource depletion, environmental deterioration and loss of crop diversity. Therefore it was realized that the modern agriculture is not sustainable in long run, hence the concept of sustainable agriculture emerged which not only emphasizes on the conservation of the natural resources but also maintains the quality of environment. Often there is misconception that sustainable agriculture and organic agriculture is the same thing.

Agriculture plays a vital role in India's economy. Over 58 per cent of the rural households depend on agriculture as their principal means of livelihood. Agriculture, along with fisheries and forestry, is one of the largest contributors to the Gross Domestic Product (GDP). Sustainable agriculture is a philosophy and system of farming. It has its roots in a set of values that reflect an awareness of both ecological and social realities. It involves design and management procedures that work with natural processes to conserve all resources, promote agroecosystem resilience and self-

regulation, minimize waste and environmental damage, while maintaining or improving farm productivity and profitability.

Objectives of the Study:

- To evaluate the performance of agricultural sector as a part of in India.
- To study of Economic, Social & Traditional Sustainable agriculture.

Methodology:

This Research paper is based on secondary data like Reference book, Websites, Reports-economic survey and websites.

Benefits of Sustainable Agriculture:

There are many benefits of sustainable agriculture, and overall, they can be divided into human health benefits and environmental benefits. In terms of human health, crops grown through sustainable agriculture are better for people. Due to the lack of chemical pesticides and fertilizers, people are not being exposed to or consuming synthetic materials. This limits the risk of people becoming ill from exposure to these chemicals. In addition, the crops produced through sustainable agriculture can also be more nutritious because the overall crops are healthier and more natural.

India GDP from Agriculture:



GDP from Agriculture in India decreased to 3095.38 IND Billion in the third quarter of 2016 from 3743.90 IND Billion in the second quarter of 2016. GDP From Agriculture in India averaged 3899.02 IND Billion from 2011 until 2016, reaching an all-time high of 5217.45 IND Billion in the fourth quarter of 2013 and a record low of 2715.05 IND Billion in the third quarter of 2011.

Sustainable Agriculture Development:

The issues of sustainable development can be discussed under three broad types of

farming systems viz. traditional production system, modern agriculture system and sustainable agriculture system. Further we can compare them across three dimensions, ecological, economic and social sustainability. Ecological Sustainability Most of the traditional and conventional farm practices are not ecologically sustainable. They misuse natural resources, reducing soil fertility causing soil erosion and contributing to global climatic change. But sustainable agriculture has some major advantages over traditional practices:

- **Soil Fertility:** Continuous fall in soil fertility is one of the major problems in many parts of India. Sustainable agriculture improves fertility and soil structure.

- **Water:** Irrigation is the biggest consumer of fresh water, fertilizer and pesticides contaminate both surface and ground water. Sustainable agriculture increase the organic content of the top soil, thus raising its ability to retain and store water that falls as rain.

- **Biodiversity:** Sustainable agriculture practices involve mixed cropping, thus increasing the diversity of crops produced and raising the diversity of insects and other animals and plants in and around the fields.

- **Health & Pollution:** Chemicals, pesticides and fertilizers badly affect the ecology as well as the population. Indiscriminate use of pesticides, improper storage etc. may lead to health problems. Sustainable agriculture reduces the use of hazardous chemical and control pests.

- **Land use Pattern:** Over-exploitation of land causes erosion, land slides and flooding clogs irrigation channels and reduces the arability of the land. Sustainable agriculture avoids these problems by improving productivity, conserving the soil etc.

- **Climate:** Conventional agriculture contributes to the production of greenhouse gases in various ways like reducing the amount of carbon stored in the soil and in vegetation,

through the production of Methane in irrigated field and production of artificial fertilizers etc. By adopting sustainable agriculture system, one can easily overcome this problem.

Economic Sustainability:

For agriculture to be sustainable it should be economically viable over the long term. Conventional agriculture involves more economic risk than sustainable agriculture in the long term. Sometimes governments are inclined to view export-oriented production systems as more important than supply domestic demands. Policies should treat domestic demand and in particular food security as equally important to the visible trade balance. It is a popular misconception that specific commodities promise high economic returns. But market production implies certain risks as markets are fickle and change quickly. Cheap foreign food may sweep into the national market, leaving Indian farmers without a market. As a World Trade Organization signatory, the Indian government is under pressure to deregulate and open its economy to the world market so it cannot protect its farmers behind tariff walls. The main source of employment for rural people is farming. Trends towards specialization and mechanization may increase narrowly measured "efficiency", but they reduce employment on the land. The welfare costs of unemployment must be taken into account when designing national agricultural support programs. Sustainable agriculture, with its emphasis on small-scale, labor-intensive activities, helps overcome these problems.

Social Sustainability:

Social sustainability in farming techniques is related to the ideas of social acceptability and justice. Development cannot be sustainable unless it reduces poverty. The government must find ways to enable the rural poor to benefit from agriculture development. Social injustice is where some section of the society is neglected from development

opportunities. But having robust system of social sustainability can bridge the gap between "haves" and "have-nots". Many new technologies fail to become applicable in agriculture sector due to lack of acceptability by the local society. Sustainable agriculture practices are useful because it is based on local social customs, traditions and norms etc. Because of being familiar the local people are more likely to accept and adopt them.

Traditional Agriculture:

Traditional agriculture is more gender oriented, where woman bear the heaviest burden in terms of labor. Sustainable agriculture ensures that the burden and benefits are shared equitably between man and woman. While conventional farming focuses on a few commodities, sustainable agriculture improves food security by improving quality and nutritional value of food, and also by producing bigger range of products throughout the years. Traditional farming was also driven by the caste and wealth oriented people. The rich and higher castes benefitted more, while the poor and lower castes are left out. Sustainable agriculture attempts to ensure equal participation which recognizes the voice and speech of every people.

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Development of Indian Agriculture and Rural Entrepreneurship with the help of MGIRI's Technology

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Introduction:

Indian agriculture is diverse, ranging from impoverished farm villages to developed farms using modern agricultural technologies. Agriculture now in the purview of WTO, accounts for nearly 75% of the Indian rural population. The Uruguay Round Agreement (URA) calls for a fair and market oriented agricultural system. Following URA, protection is given by patents or by an effective Sui Generis System. The agricultural sector and service sector got opened up in the year-2000. Agricultural sector is a backbone of India's economy as it covers nearly 50% of available land of agricultural activities, provides employment for about 62% of working population of country and contributes about 341% of National GDP. India ranks second largest rice producer, largest milk producer, major country in wheat production, largest cattle and live-stock holder country of the world thanks to its green revolution programme. Today's Indian agriculture is facing more challenges even more opportunities is coming within this sector. Just need to tactfully and act as technically.

In this research paper the researcher has trying to focus on Gross Value of Agriculture. (GVA) and how we can improve GVA with the

ISSN- No- 2231- 4687

**International Journal of
Management and
Economics
Special Issue**

**International Conference on
E-governance for Emerging India
17th & 18th February- 2017**

Vol.I

No.16

February

2017

CHETAN PUBLICATIONS, AURANGABAD- INDIA

E-Governance: Scope, Challenges and Its Impact on Different Service Sector

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Abstract: E-governance is the effective use of Information & Communication Technology (ICT) to improve the system of governance for provide better services to the Citizens. E-Governance is considered as a high priority agenda in India. E-Governance is the technology which provides online availability of government services. It helps managers and higher authorities to perform their tasks effectively and efficiently. In this paper, concept, objectives of e-governance has been discussed as well as studied the scope and major challenges of e-governance. I have also critically analyzed the impact of e-governance on different services provided in different areas by the government.

Keywords: E-Governance, Information Communication Technology (ICT), G2C, C2G, G2G & G2B, Urban & Rural Sector.

Introduction:

Online working of a government or providing its services online to its citizens at their door step is known as E-Governance. E-Governance is E-Commerce technology means online availability of government services. The technology and the methods used in E-Governance project provide a roadmap for efficient delivery of services at the door step. In today's time the development of any country depends on the uses of E-Governance and also their penetration. Development of any country can be judge by the scope of E-Governance in that country. Moreover, today's government has also full faith in E-Governance and its widespread network across the world proves it. Due to widespread demand of E-governance and exponentially increasing size of data, new technologies like Open source solutions and cloud computing need to be incorporated.

Definition:

E-governance is the application of information and communication technology (ICT) for delivering government services, exchange of information communication transactions, integration of various stand-alone systems and services between government-to-customer, government-to-business, government-to-government as well as back office processes and interactions within the entire government framework.

Objectives of The Study:

To evaluate the Scope and challenges of E-Governance

To study impact of e-governance on different service sectors.

Research Methodology

The study is based upon secondary data covering the period when e-governance was started till date. The study is related to comparison between Indian e-governance effectiveness and present status. The data has been collected from the different Indian government websites and, where e-governance projects.

Objectives of E-governance:

1. **To Build an Informed Society:** An informed society is an empowered society. Only informed people can make a Government responsible. So providing access to every piece of information of the Government and of public importance is one of the basic objectives of E-Governance.
2. **To Increase Government and Citizen Interaction:** The Government and Citizens hardly interact. The amount of feedback from and to the citizens is very negligible. E-Governance aims at build a feedback framework, to get feedback from the people and to make the Government aware of people's problems.
3. **To Encourage Citizen Participation:** True democracy requires participation of each individual citizen. Increased population has led to representative democracy, which is not democracy in the true sense. E-governance aims to restore democracy to its true meaning by improving citizen participation in the Governing process, by improving the feedback, access to information and overall participation of the citizens in the decision making.
4. **To Bring Transparency in the Governing Process:** E-governance carries an objective to make the Governing process transparent by making all the Government data and information available to the people for access. It is to make people know the decisions, and policies of the Government.
5. **To Make the Government Accountable:** Government is responsible and answerable for every act decision taken by it. E-Governance aims and will help make the Government more accountable than now by bringing transparency's and making the citizens more informed.
6. **To Reduce the Cost of Governance:** E-Governance also aims to reduce cost of governance by cutting down on expenditure on physical delivery of information and services. It aims to do this by cutting down on stationary, which amounts to the most of the government's expenditure. It also does away with the physical communication thereby reducing the time required for communication while reducing cost.

Scope of E-governance:

Governance is all about flow of information between the Government and Citizens, Government and Businesses and Government and Government. E-Governance also covers all these relationships as follows:

- A. Government to Citizen (G2C)
- B. Citizen to Government (C2G)
- C. Government to Government (G2G)
- D. Government to Business (G2B)
- A. Government to Citizen (G2C):**

Government to Citizen Relationship is the most basic aspect of E-Governance. In modern times, Government deals with many aspects of the life of a citizen. The relation of a citizen with the Government starts with the birth and ends with the death of the citizen. A person transacts with the Government on every corner of his life. Government provide public oriented like. Telecommunication, Transportation, Post, Medical facilities, Electricity, Education and also some of the democratic services relating to the citizenship such as Certification, Registration, Licensing, Taxation, Passports, ID-cards etc. Therefore E-Governance in G2C relationship will involve facilitation of the services flowing from Government towards Citizens with the use of Information and Communications Technology (ICT).

i. **E-Citizenship:** E-Citizenship will include the implementation of ICT for facilitation of Government Services relating to citizenship of an individual. It may involve online transactions relating to issue and renewal of documents like Ration Cards, Passports, Election Cards, Identity Cards, etc. It will require the Government to create a virtual identity of every citizen so as to enable them to access the Government services online. For the same, Government would need to create a Citizen Database which is a huge task.

ii. **E-Registration:** E-Registration will cover the online registration of various contracts. An individual enters into several contracts during his life. Many of these contracts and transactions require registration for giving it legality and enforceability. Such registration may also be made ICT enabled. E-registration will help to reduce a significant amount of paperwork.

iii. **E-Transportation:** E-Transportation services would include ICT enablement of services of Government relating to Transport by Road, Rail, Water or Air. This may involve online booking and cancellation of tickets, status of vehicles, railways, boats and flights, issue and renewal of Driving Licenses, registration and renewal of vehicles, transfer of vehicles, payment of the fees of licenses, payment of fees and taxes for vehicle

registration,

- iv. **E-Health:** E-Health services would be ICT enablement of the health services of the Government. Under this interconnection of all hospitals may take place. A patient database may be created. A local pharmacy database may also be created. All this can be done.
- v. **E-Education:** E-Education would cover the implementation of ICT in imparting of education and conducting of Courses. Distant as well as classroom education will be facilitated with the use of ICT. Use of internet can reduce the communication time required in Distance education; Internet may also help in conducting online classes.
- vi. **E-Help:** E-Help refers to facilitation of disaster and crisis management using ICT. It includes the use of technologies like internet, SMS, etc. for the purpose of reducing the response time of the Government agencies to the disasters.
- vii. **E-Taxation:** E-Taxation will facilitate the taxing process by implementing ICT in the taxing process. Online tax due alerts and online payment of taxes would help transact faster.

B. Citizen to Government (C2G):

Citizen to Government relationship will include the communication of citizens with the Government arising in the Democratic process like voting, campaigning, feedback, etc.

- i. **E-Democracy:** The true concept of Democracy includes the participation of the citizens in the democratic and governing process. Today due to the increased population the active participation of the citizens in governing process is not possible. The ICT can help enable the true democratic process including voting, public opinion, feedback and Government accountability.
- ii. **E-Feedback:** E-Feedback includes the use of ICT for the purpose of giving feedback to the Government. Lobbying is pursuing the Government to take a certain decision. Use of ICT can enable online feedback to the Government, online debates as to the Government services.

C. Government to Government (G2G):

G2G relationship would include the relationships between Central and State Government and also the relationship between two or more Government departments.

- i. **E-administration:** E-administration would include the implementation of ICT in the functioning of the Government, internally and externally. Implementation of ICT can reduce the communication time between the Government Departments and Governments. It can substantially reduce paperwork if properly used. E-administration will also bring morality and transparency to the administration of Government Departments.

ii. **E-Police:** The concept of E-police is little different from Cyber-Police. Cyber Police require technology experts to curb the electronic/cybercrimes. E police refers to the use of ICT for the purpose of facilitating the work of the Police department in investigation and administration. The concept of E-police includes databases of Police Officers, their performances, Criminal databases – wanted as well as in custody, the trends in crimes and much more. ICT can help reduce the response time of the Police department and also reduce cost by reducing paperwork.

iii. **E-Courts:** The concept of E-Court will include the ICT enablement of the judicial process. Technology may help distant hearing, online summons and warrants and online publication of Judgments and Decrees.

D. Government to Business (G2B):

i. **E-Taxation:** Corporate sector pays many taxes, duties and dues to the Government. Payment of these taxes and duties will be made easier by E-Taxation. Online taxing and online payment of taxes can help reduce cost and time required for physical submission of taxes. ICT can also help crosscheck the frauds and deficiencies in payment, further bringing accuracy and revenue to the Government.

ii. **E-Licensing:** Companies have to acquire various licenses from the Government, similarly the companies have to acquire various registrations. ICT enablement of the licensing and registration can reduce time and cost.

iii. **E-Tendering:** E-Tendering will include the facilities of online tendering and procurement. It will issue online alerts as to new opportunities of business with the Government and also online submission of tenders and online allotment of work. It will reduce time and cost involved in the physical tendering system.

G-governance: Major Challenges:

India does have an inspiring vision of where e-governance is going; there is a gap between service delivery and reality in that country. The challenge of e-governance in India lies in providing the service to about a billion people.

1. **Poverty:** Accessing Internet is a costly affair for the poor who struggle for their livelihood in developing countries like India. Required infrastructure in the form of installing the necessary telephone lines needed for internet or email access is equally unaffordable in most poor countries.

2. **Technical illiteracy:** There is general lack of technical literacy as well as literacy in countries like India, the correlation between education level and use of electronic means or Internet and other ICT means are quite significant, for instance about usage of ICT.

3. **Language Dominance:** The dominance of English on the internet constrains the access of non-English-speaking population. It is found that of all the web pages in the world, about 84 percent are in English followed by 4.5 % in German, 3.1 % in Japanese, 1.8 % in French, 1.2 % in Spanish, 1.1 % in Swedish, 1 % in Italian and less than 1 percent in all other languages. In the case of India, 95 % of the population does not speak English. Due to such overwhelming dominance of English over these communication channels, computers and the internet are quite useless in Indian villages, and the use of local languages does little to alleviate the problem due to the poor literacy level mentioned earlier.

4. **Unawareness:** There is general lack of awareness regarding benefits of e-governance as well as the process involved in implementing successful G-C, G-G and G-B projects. The administrative structure is not geared for maintaining, storing and retrieving the governance information electronically.

5. **Inequality:** Inequality in gaining access to public sector services between various sections of citizens, especially between urban and rural communities, between the educated and illiterate, and between the rich and poor.

6. **Infrastructure:** Lack of necessary infrastructure like electricity, internet, technology and ways of communications will affect the speed which delays the implementation.

Impact of E-governance on Different Service Sectors of Government:

Today government implemented e-governance in every field. E-governance shows its importance in every field like urban area, rural area, teaching area and politics etc. Every department and sector is dependent on e-governance. E-Governance shows very strong impact in rural areas. The following are some areas which are influenced by the e-governance:

A. Urban Area:

1. **Transportation:** There are many services which are provided by e-governance in transportation like provision of booking facility of interstate transport, plans for regional transportation, time table of buses and transportation improvement program etc. The following are the projects under e-governance in transportation such as:

i. **MSRTC-** The Maharashtra State Road Transport Corporation project was started to provide online facilities in the transportation department.

2. **Online Payment of Bills and Taxes:** E-Governance also provides online transactions payment of bills, EMIs and taxes etc. The project under e-governance in online payments is FRIENDS which is started by Kerala Government to make online payments of fees, water and electricity bills etc.

3. **Municipal Services:** The services provided by municipal sector are house taxes, issue the death certificates, maintain records of property and approval for site plans etc. The following are the projects under municipal services are: SDO Suite: This project was started by Assam Government. It provides many facilities by issuing certificates like permission for land sale, birth and death report etc.

4. **Rural Digital Services:** It gives many social security services such as old age pension, widow and freedom fighter pension.

5. **Roads and traffic Management:** The services provided by road and traffic management are construction and maintenance of roads, traffic management and pollution control schemes. The project under e-governance in road and traffic management is CFST (Citizen Friendly Services of Transport) which is started by Andhra Pradesh Government. It checks the pollution control level, road safety and safety of people.

B. Rural Area:

1. **Agriculture:** The farmers rely on the information provided by the government through e-governance. Governments are working on many projects used in agriculture like AGMARKET which is approved by Department of Marketing and Inspection (DMI), Ministry of Agriculture and Government of India.

2. **Local Information:** Government provide many local information such as prices of seeds, loan rates etc. The project under e-governance in local information is E-JanSampark which is started by Chandigarh Government to help people in access the local information in their locality to fulfil their needs.

3. **Land Record Management:** With the help of this management, huge number of land records can be maintain in very small time. The following are the projects under land record management are:

4. **Bhoomi:** It was started by Karnataka Government and known as first E-Governance land records management projects. Land Records Management System State Government of Punjab.

5. **Panchayat:** Panchayat provides many services such as issuing the birth and death certificates, various schemes for poor people and water supply and sanitation etc.

C. Health:

E-Governance provides many services in health sector also. With the help of E-Governance, people can online check availability of medicines, health camps and other facilities. The following are the projects under health area are:

1. **Hospital OPD Appointment:** It is the system of welfare measure started by the

Chandigarh Government to make life of citizens simpler and comfortable.

2. **Healing:** this project is started by the Kerala Government for Medical Health and Family Welfare Department.

D. Education:

E-Governance in education sector is helpful in providing basic education and education facilities to the children. Its aim is to provide computer education to children and online results for various classes. The following are the projects under education field are:

1. **Online Scholarship Management System:** Its purpose is the distribution of scholarships and fees among brilliant and needy students.
2. **AISES (All India School Education Survey):** The aim of this project is to surveying the number of schools

Conclusion:

There are various challenges for the implementation of e-government in India. These challenges are like low literacy, lack of awareness, low broadband penetration, lack of system integration within a department, and all other reasons. A vision is required to implement the e-government in India. India requires overall focus on e-governance initiative in every sector public or private with the support of legislation on priorities basis. Selection of specialist of e-governance those are having proper knowledge trained and experienced, then only they can provide right direction or accurate implementation of e-governance. Connectivity framework for making the services reaches rural areas of the country or development of alternative means of services such as e-governance kiosks in regional language.

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Department of Commerce
 Organized

NATIONAL CONFERENCE
 (UGC Sponsored)
 2nd & 3rd September 2015

ON

"IMPACT OF COMMERCE EDUCATION IN RURAL DEVELOPMENT IN INDIA"



BHUSHAN
 2016-17

ISBN - 978-93-5158-380-6

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Printing & Published by:



Success Publications

Radha Krishna Apartment, 535, Shaniwar Peth,

Opp. Prabhat Theatre, Pune - 411030.

Contact - 9422025610, 8806664858, 020-24433374, 24434662

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Institute of Business Management and Research,

At Post Chakan, Tal.- Khed, Dist.- Pune. 410 501 (India)

Note :

The Editor, Editorial Board and Publisher assume no Responsibility for Statement and Opinions by the Author in this Research Issue.

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HIGHER EDUCATION AND RURAL DEVELOPMENT: A NEW PERSPECTIVE

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Introduction:

The main object of the study is to highlight the agricultural higher education and rural development aspects. What does higher agricultural education (HAE) have to do to support rural development programmes? What adjustments does it need to make to understand the problems, identify the opportunities and take actions that will bring positive results to the process? It is important to agree that HAE or agricultural education will not be expected to be the sole source of education for rural development. HAE has a responsibility to provide teaching and learning opportunities for those who seek careers in the management of the rural development process or who will, at various levels, implement rural development activities and processes. In addition HAE has an opportunity to support the education and training for rural development that lies outside the present mandates of higher agricultural education entities. Ping (1998) suggests that today the university is a place for research, instruction and consultation. All levels of schooling can and should be able to turn to the University Support and help. To ensure success in further education, university faculties should give sustained attention to the quality of materials, teaching methodology and the assessment of results in school prior to university. To adequately address these two large challenges will require most HAE entities to make major adjustments to the way in which they view the needs of the rural areas and conduct their business.

Higher agricultural education in many developing countries is experiencing serious problems that impact on the quality of education and bring into question the relevance of programs offered. Included are inadequate funding, excess intake of students, poor infrastructure, declining quality of research and teaching, low faculty morale and high graduate unemployment rates. These problems and others, are not being dealt with because of internal and external factors that include declining political power of rural electorates, the impact of low prices for agricultural products, the competing demands of other components of higher education (HE) and the absence of policies for higher education for agriculture and rural development.

The crisis in HAE has been identified and debated in national and international settings but despite a plethora of exhortations and suggested solutions change has been slow. While HAE has had successes with education for production agriculture it has generally failed to make the curriculum and management adjustments needed to provide the education and services required by a changing agricultural sector and the transformation of the rural space.

The development community is renewing its efforts on rural development with fresh insights to the key factors that militate against rural development and poverty reduction. Countries are drawing up poverty reduction strategies (PRS) with the co-operation of involved sectors and international funding is becoming available to implement these strategies. There are two interrelated approaches to education for rural development (ERD) that must be the responsibility of HAE. One is professional development for those who manage and implement the process and the other relates to the rest of the population within the rural space.

Higher agricultural education has a key role to play in ensuring that critical knowledge and skills are imparted to teachers and students; that other rural development actors appreciate the role of agriculture and sustainable natural resources management and the synergies involved in working together to build human resource capacity. HAE institutions have to act quickly to clarify their roles or missions, establish their legitimate place in the higher education system and make the organizational and administrative changes necessary to provide a meaningful contribution to both the professional and general audiences concerned with rural development.

Bringing about the needed reforms will not be easy but a commitment to fully participating in ERD may catalyse wider change. However, expectations must be realistic for much of HAE still needs to pass through a fundamental change process, redefine its role and attain an acceptable standard in the HE system.

Higher Education for Rural Development: Challenges and Opportunities for Higher Agricultural Education

Higher agricultural education evolved to educate the professional and technical human resources needed to push the frontiers of technology for agriculture. This was achieved by graduating degree holders with bachelors, masters and doctorates for careers largely related to production agriculture. Higher agricultural education has always been science based and many degrees were classified as "agricultural science". Typically the programmes focused on natural sciences and mathematics, agriculture and varying amounts of social science. These were variously linked to research and production techniques that may, at various times, have included farm management, conservation agriculture, marketing and economics to produce graduates suitable for employment in research or extension in the public sector; production agriculture on family farms, as farm managers or in agribusiness with the private sector. The HAE that we know today began about 100 years ago although there are documented and frequently quoted programmes of agricultural education and training that go back to ancient China and the Roman Empire. Johnson and Bentley (1992) stress the critical role of education in strategies for global agricultural and rural development. They suggest that this critical role is to develop the human resources that must mobilize, combine with and guide all productive factors and, eventually, distribute the benefits among society. "That role is played by the institutions specially established for teaching what is known about agriculture, discovering what is not known and disseminating the results to all

participants in the agricultural system, particularly farmers and rural communities." Change has been part of the evolution of HAE and the pace of change has accelerated in more recent times. Kunkel and Thompson (1996) suggest that the knowledge base of the sciences in colleges (universities) of agriculture will likely respond in the future more to the needs of the consumer and stewardship of natural resources than to production aspects of agriculture. Van Crowder and others (1998) reporting on the concerns of regional roundtables on agricultural education indicate that "an analysis of these issues clearly demonstrates that agricultural universities, colleges and schools face major challenges in the twenty-first century. Meeting these challenges will require new educational strategies, innovative leadership and institutional reforms that take into account the current trends and factors that influence agricultural and rural development".

HAE, as part of higher education, is the provider of third level agricultural education. It can be located in agricultural universities or in colleges or departments of agriculture in the wider university; diploma granting (sometimes third level sub degree) institutes or polytechnics, short term – one- or two-year diploma or certificate courses that prepare technicians for entry level extension work or entry level technician work with the public or private sector, in-service training programmes for extension staff, farmer training of short duration, adult training and young farmer education and training. What appears to be a very comprehensive coverage of the agriculture sector's human resource needs is in fact often weakly integrated. Bawden (1998) advocates a systems approach to agricultural education and diagrams the relationship of this system to the universe in which it operates. Typically, HAE is managed by ministries of education (MOE) and fits into the education system; sub-degree tertiary entities may be under the management of the MOE or the ministry of agriculture (MOA) and the diploma and certificate granting courses are usually under the supervision of the MOA. Separate oversight and management divides rather than unites the various education and training programmes and very few examples exist where bridging can be made between levels. For example, an extension worker with secondary education and a two year agriculture certificate plus considerable field experience can rarely bridge to a degree programme. A notable exception to this phenomenon is the Sasakawa Africa Fund for Extension Education programme (SAFE) (Naibakelao, 2000).

HAE, in common with higher education in general, has its problems. These have been brought to the attention of academia, policy-makers and the donor community over the past decade or so by many authors and are well known. In the interest of creating a baseline for understanding and against which to measure improvement, the main HAE problems are listed below. Many of the problems in their most obvious state can be found in developing countries but similar problems manifest themselves in various degrees in the more developed countries as well. Few HAE entities suffer from all of the problems listed at any one time but there are some common themes that provide a generic pattern across the HAE landscape.

Problems with Higher Agricultural Education:

- National support for agricultural education has weakened;

- Investment in agricultural education by governments, donor agencies and organizations has dropped dramatically from the highs of the 1960s and 1970s;
- Funding is inadequate to maintain physical facilities and support minimum standards;
- The combination of lower investment and support has contributed to a qualitative decline in many agricultural educations and training systems;
- Teaching and research standards have dropped;
- Insufficient practical and job-related skills are taught;
- Political interference prevents rationalization of undergraduate and trainee intake, leading to overcrowding, decreasing per capita funding support, and low staff morale;
- Isolation has encouraged inbreeding in staff appointments;
- Agricultural education has tended to become isolated from mainstream academia;
- Curricula do not keep pace with changes in the sector and employer expectations;
- Unemployment of graduates, especially at tertiary level, is high;
- There is a change in the profile of students' backgrounds from mostly rural to increasingly urban;
- Programmes no longer attract the highest achievers from secondary streams;
- Information technology is underutilized.

Providing Support to Rural Development: Implications for HAE

If higher agricultural education is to play an active and constructive role in rural development it will have to adjust its programmes to new and non-traditional topics, new teaching and learning models, new partnerships with academia, research organizations and rural space stakeholders, expanded representation in governance and continuous dialogue with policy-makers. Some of the realities that have to be addressed by HAE will include:

- Curriculum to be based on labour market surveys;
- Stakeholders must have input to HAE decision-making;
- Intakes (and outputs) must reflect both sector and rural space development needs;
- Incentives for teaching quality in place;
- Faculty members need to reflect a diversity of backgrounds and experiences;
- Closer ties with the wider education system;
- Team teaching within HAE disciplines and with HE system;
- Rural development practitioners as members of teaching teams;
- Researchers used as teaching resource;
- Practical work by students on university farms and in communities, including decision-making experience;
- Student attachment to rural enterprises including communities, farms and agribusinesses;
- Student evaluation of programmes' needs to be introduced;
- Co-operation with and inputs supplied to basic and secondary education;
- Focus on non-formal adult education and training programmes;

- Partnerships with other sector ministries and concerned stakeholders in the public and private sectors and with society at large;
- Research and analysis of decentralized government needs and provision of services;
- Policy advice to government;
- Staff training provided as contribution to morale and to education quality;
- Visiting scholars – teachers and researchers encouraged;
- Increased use of information technology;
- Greater stakeholder representation in HAE governance.

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